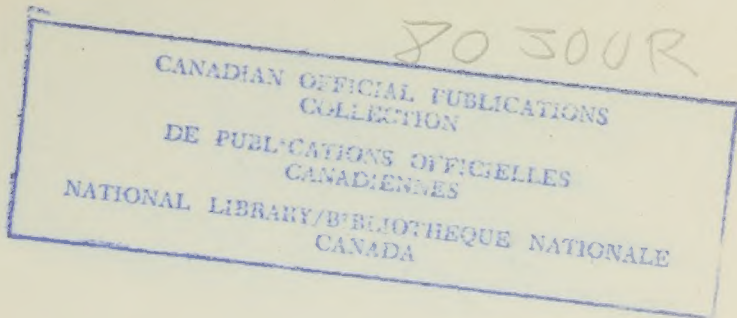








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# APPENDIX

TO THE

FIFTY-SEVENTH VOLUME

OF THE

# JOURNALS OF THE HOUSE OF COMMONS

DOMINION OF CANADA

SESSION, FEBRUARY, 1920

*PRINTED BY ORDER OF PARLIAMENT.*



OTTAWA

THOMAS MULVEY

PRINTER TO THE KING'S MOST EXCELLENT MAJESTY  
1921

APPENDIX

IN THE

FIFTY-SEVENTH VOLUME

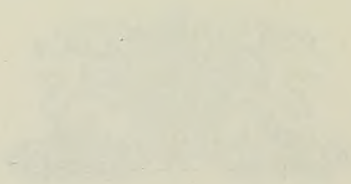
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SESSION FEBRUARY 1900

PRINTED BY ORDER OF PARLIAMENT



BY APPOINTMENT

TO THE QUEEN

PRINTED BY THE GOVERNMENT OF CANADA

1900

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## LIST OF APPENDICES TO THE JOURNALS, 1920

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- No. 1.—*Special Committee on the Battlefields Memorials*.—First Report of the Committee. *Not printed as an appendix*. See Journals, page 213.
- No. 2.—*Select Standing Committee on Marine and Fisheries: re Bill 50, an Act to amend the Fish Inspection Act*.—Second Report of the Committee. *Not printed as an appendix*. See Journals, page 291.
- No. 3.—*Special Committee on Bill No. 14, an Act to amend the Indian Act*.—Report of the Committee. *Not printed as an appendix*. See Journals, page 351.
- No. 4.—*Special Committee on Pensions and Re-establishment*.—Third and Final Report containing the Orders of Reference, proceedings and the evidence taken by the Committee. *Printed for distribution and as an appendix*. See Journals, page 370.
- No. 5.—*Select Standing Committee on Public Accounts*.—First and Final Report *re* expenditure on account of the C.E.F., etc. *Not printed as an appendix*. See Journals, page 483.





# PENSIONS AND RE-ESTABLISHMENT

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Proceedings of the Special Committee appointed by Resolution of the House of Commons to consider the question of continuing the War Bonus to Pensioners, and any Amendments to the Pension Law which may be proposed; also to continue the inquiries instituted by the Committee on Civil Re-establishment, last Session, etc.

COMPRISING

The Reports presented to Parliament, the Evidence taken before the Committee, and certain Papers submitted in connection therewith.

March 22 to June 18, 1920

Fourth Session of the Thirteenth Parliament of Canada.

*PRINTED BY ORDER OF PARLIAMENT.*



OTTAWA  
THOMAS MULVEY  
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY  
1921

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**MEMBERS OF THE COMMITTEE.**

HUME CRONYN, M.P., *Chairman.*

E. W. NESBITT, M.P., *Vice-Chairman.*

James Arthurs, M.P.	F. B. McCurdy, M.P.
Honourable H. S. Béland, M.P.	P. McGibbon, M.P. (Muskoka).
F. Bolton, M.P.	A. McGregor, M.P.
J. W. Brien, M.P.	H. H. McLean, M.P.
Honourable J. A. Calder, M.P.	H. B. Morphy, M.P.
T. W. Caldwell, M.P.	L. T. Pacaud, M.P.
A. W. Chisholm, M.P.	F. F. Pardee, M.P.
Hugh Clark, M.P.	C. W. Peck, V.C., M.P.
R. C. Cooper, M.P.	C. G. Power, M.P.
A. B. Copp, M.P.	D. L. Redman, M.P.
E. B. Devlin, M.P.	D. C. Ross, M.P.
J. W. Edwards, M.P.	Honourable N. W. Rowell, M.P.
J. E. Fontaine, M.P.	E. Savard, M.P.
R. F. Green, M.P.	D. Sutherland, M.P.
N. Lang, M.P.	O. Turgeon, M.P.
T. MacNutt, M.P.	T. M. M. Tweedie, M.P.
	W. H. White, M.P.

V. CLOUTIER, Secretary.

## ORDERS OF REFERENCE.

HOUSE OF COMMONS,

OTTAWA, March 22, 1920.

*Resolved.*—That a Special Committee be appointed to consider the question of continuing the war bonus now being paid to pensioners under the existing pension law, and any amendments to the law which may be proposed or may be considered necessary by the Committee, and to report the result to the House; with power to call for persons, papers and records, to examine witnesses under oath, and to report from time to time; and that Rule No. 11 be suspended in relation thereto.

*Attest.*

W. B. NORTHRUP,  
*Clerk, House of Commons.*

*Ordered.*—That the following Members do compose the said Committee, viz.: Messrs. Arthurs, Béland, Bolton, Brien, Caldwell, Clark (Bruce), Cronyn, Devlin, Fontaine, Green, Lang, MacNutt, McCurdy, McGibbon (Muskoka), Nesbitt, Peck, Pacaud, Pardee, Power, Redman, Ross, Rowell, Savard and Sutherland.

*Attest.*

W. B. NORTHRUP,  
*Clerk, House of Commons.*

FRIDAY, March 26, 1920.

*Ordered.*—That the following names be added to the said Committee:—Messrs. Calder, Chisholm, Cooper, Copp, Edwards, McGregor, McLean (Royal), Morphy, Tweedie, and White (Victoria); and that the said Committee be authorized to continue the inquiries instituted by the Committee on Civil Re-establishment last session into such matters as may call for further investigation and to report its recommendations to the House.

*Attest.*

W. B. NORTHRUP,  
*Clerk, House of Commons.*

MONDAY, March 29, 1920.

*Ordered.*—That the name of Mr. Turgeon be added to the said Committee.

*Attest.*

W. B. NORTHRUP,  
*Clerk, House of Commons.*

FRIDAY, April 9, 1920.

*Ordered.*—That the said Committee be granted leave to have their proceedings and such evidence as may be taken by them from time to time, printed from day to day for the use of the Committee, and that Rule 74 in reference thereto be suspended; and (b) that their quorum comprise nine members.

*Attest.*

W. B. NORTHRUP,  
*Clerk, House of Commons.*

WEDNESDAY, April 14, 1920.

*Ordered.*—That the said Committee be granted leave to sit while the House is in session.

*Attest.*

W. B. NORTHRUP,  
*Clerk, House of Commons.*



## REPORTS OF THE COMMITTEE.

### FIRST REPORT.

THURSDAY, April 8, 1920.

The Special Committee appointed to consider the question of continuing the War Bonus now being paid to pensioners under the existing pension law, and any amendments thereto which may be proposed or may be considered necessary by the Committee, and, to continue the inquiries instituted by the Committee on Soldiers' Civil Re-establishment, last session, into such matters as may call for further investigation, beg leave to present the following as their First Report:—

Your Committee recommend (a) that they be granted leave to have their proceedings and such evidence as may be taken by them from time to time, printed from day to day for the use of the Committee, and that Rule 74 in reference thereto be suspended; and (b) that their quorum comprise nine members.

All which is respectfully submitted.

H. CRONYN,  
*Chairman.*

### SECOND REPORT.

WEDNESDAY, April 14, 1920.

The Special Committee appointed to consider the question of continuing the War Bonus now being paid to pensioners under the existing pension law, and any amendments thereto which may be proposed or may be considered necessary by the Committee; also to continue the inquiries instituted by the Committee on Soldiers' Civil Re-establishment, last session, into such matters as may call for further investigation, beg leave to present the following as their Second Report:—

Your Committee recommend that they be granted leave to sit while the House is in session.

All of which is respectfully submitted.

H. CRONYN,  
*Chairman.*

### THIRD REPORT.

FRIDAY, June 18, 1920.

The Special Committee appointed to consider the question of continuing the War Bonus now being paid to pensioners under the existing pension law, and any amendments thereto which may be proposed or may be considered necessary, and further authorized to continue the inquiries instituted by the Committee on Soldiers' Civil Re-establishment, last session, into such matters as may call for further investigation, beg leave to present the following as their Third and Final Report:—

### SITTINGS, WITNESSES AND COMMUNICATIONS.

Your Committee held sixty-six sessions and examined fifty-six witnesses. Over 670 communications were received and it was found necessary to constitute a sub-committee on correspondence to report on these communications to the main Committee. The communications were divided into those having reference to general subjects and those having reference to individual cases. Over 200 of those having reference to individual cases were considered by a further sub-committee which secured the files bearing on each case from the proper departments, and made careful investigation and inquiry into them with the assistance of the officers of the Depart-

ment concerned. Reports of these sub-committees will be found in the printed reports of the proceedings of your Committee. The communications having reference to general subjects in conjunction with the evidence given by the various witnesses examined were carefully considered in connection with any proposed amendments to the pension law or in the rules and regulations on civil re-establishment. The orders of reference dealt with two distinct branches of inquiry: first, Pensions, and second, Re-establishment.

PART I.—PENSIONS.

1. From the communications received and the evidence given it became clear to your Committee that the scale of pensions, even with the addition of the bonus of twenty per cent provided under the Pension Act of 1919, was too low to ensure a reasonable standard of comfort in the face of the rising cost of living throughout the country. In view of the possibility, however, that in future years prices might recede, your Committee is of the opinion that increases in pension should be in the main effected by way of a bonus to be continued until such time as the cost of living warrants its modification.

The bonus payments which were given effect to last session increased the pensions by approximately twenty per cent over the existing or basic rates for or in respect to privates and corporals (Military) and ratings below Petty Officers (Naval) and also increased the pensions of Sergeants, etc., by a sufficient amount to bring them to the same level as those of the rank and file. The bonus which your Committee proposes should be given this year would increase the pensions by fifty per cent over the basic rates for or in respect to privates and corporals (Military) and ratings below Petty Officer (Naval); and would also increase the pensions of those below the rank of Lieutenant by an amount sufficient to bring them to the same level as those of the rank and file.

The first table given below sets out in figures the actual results of these increases in the case of a man totally disabled. No increase in pensions is suggested for those holding the rank of Lieutenant or a higher rank. In the opinion of your Committee the proposed increase of bonus from twenty to fifty per cent should only apply to those pensioners residing in Canada. In the case of those resident elsewhere it is proposed that the former bonus of twenty per cent be continued for another year.

The proposed increases in the schedules of rates and suggested amendments to the present Act have been incorporated in a Bill, a copy of which is attached hereto.

II.—PROPOSED INCREASE IN PENSIONS.

1. It is proposed, in the Bill appended hereto, to increase pensions to those resident in Canada, by way of a bonus for one year in accordance with the following tables:—

(a) Pension for total disability (per annum).

Rank or Rating of Member of Forces.	Basic Rate.	Present Bonus.	Total.	Basic Rate.	Proposed Bonus.	Total.
	\$	\$	\$	\$	\$	\$
Privates and Corporals (Military), Ratings below Petty Officer (Naval)....	600 00	120 00	720 00	600 00	300 00	900 00
Sergeants, etc. (Military), Chief Petty Officer, etc. (Naval).....	637 50	82 50	720 00	637 50	262 50	900 00
Regimental Sergeant-Major, etc. (Military), Naval Cadet and Midshipman (Naval).....	775 00	Nil.	775 00	775 00	125 00	900 00
Warrant Officers (Military and Naval).	850 00	Nil.	850 00	850 00	50 00	900 00

## APPENDIX No. 4

The proposed bonus will bring the pensions of the above ranks up to the amount of pensions at present paid to Lieutenants (Military) and sub-Lieutenants (Naval).

Proportionate amounts of pension and bonus will be paid for disabilities less than total.

It is estimated that the additions above proposed to disability pensions will increase the yearly liability under this head by about \$2,500,000 per annum.

*(b) Pension for Widows (per annum).*

Rank or Rating of Member of Forces.	Basic Rate.	Present Bonus.	Total.	Basic Rate.	Proposed Bonus.	Total.
	\$	\$	\$	\$	\$	\$
Privates and Corporals (Military), Ratings below Petty Officer (Naval).....	480 00	96 00	576 00	480 00	240 00	720 00
Sergeants, etc. (Military), Chief Petty Officer, etc. (Naval).....	510 00	66 00	576 00	510 00	210 00	720 00
Regimental Sergeant-Major, etc. (Military), Naval Cadet and Midshipman (Naval).....	620 00	Nil.	620 00	620 00	100 00	720 00
Warrant Officers (Military and Naval).....	680 00	Nil.	680 00	680 00	40 00	720 00

The proposed bonus will bring the pensions of the widows of members of the forces holding the above ranks up to the amount of pensions at present paid to widows of the members of the forces holding the rank of Lieutenant (Military) and Sub-Lieutenant (Naval).

Estimated increased liability, \$1,150,000 per annum.

*(c) Pension for dependent parents (per annum).*

Rank or Rating of Member of Forces.	Basic Rate.	Present Bonus.	Total.	Basic Rate.	Proposed Bonus.	Total.
	\$	\$	\$	\$	\$	\$
Privates and Corporals (Military), Ratings below Petty Officer (Naval), (not exceeding).....	480 00	96 00	576 00	480 00	240 00	720 00
Sergeants, etc., (Military), Chief Petty Officer, etc. (Naval), (not exceeding).....	510 00	66 00	576 00	510 00	210 00	720 00
Regimental Sergeant-Major, etc. (Military), Naval Cadet and Midshipman (Naval), (not exceeding).....	680 00	Nil.	620 00	620 00	100 00	720 00
Warrant Officers (Military and Naval), (not exceeding).....	680 00	Nil.	680 00	680 00	40 00	720 00

The proposed bonus will bring the pensions of dependent parents of members of the forces holding the above ranks up to the amount of pension at present paid to dependent parents of the members of the forces holding the rank of Lieutenant (Military) and Sub-Lieutenant (Naval).

Under the existing Pension Law the allowance to a dependent parent is liable to reduction where such parent is in receipt of an income from outside sources, or is the owner of a house, or has unmarried sons who are capable of contributing to the maintenance of such parent.

Your Committee felt that so far as the widowed mothers of deceased soldiers are concerned the present law works an unfair hardship. By section 23 of the attached amending Bill it is proposed to modify the existing conditions as follows:—

No reduction shall be made in the pension to a widowed mother because she has the advantage of free lodgings by reason of the ownership of her home or otherwise, nor, if she is resident in Canada, shall any reduction be made because she is in receipt of an income from outside sources of not more than \$20 a month. In so far as that



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outside income exceeds the sum of \$20 a month her pension will be reduced. Should she have an unmarried son or sons living with her who, in the opinion of the Pension Board, are capable of aiding in her maintenance, she shall be deemed to be in receipt of support to the extent of \$10 a month from each son.

The effect of these changes in the law, added to the proposed bonus, will be materially to increase the liability under this head. Not only will many mothers whose pensions have heretofore been reduced receive their full pensions without deduction but there will be added to the pension list a number whose incomes from outside sources have hitherto barred them as pensioners. It is a difficult matter to estimate accurately what the total increase in liability will be by reason of the above changes but it is believed it will be amply covered by a yearly payment of \$2,400,000.

2. It is further proposed definitely to increase pensions in respect of wives and children in accordance with the following tables:—

(a) *Pensions in respect of wives and children of total disability pensioners (all ranks):*

	Present rate. (Yearly)	Proposed rate. (Yearly)
Wife . . . . .	\$180 00	\$300 00
First child . . . . .	144 00	180 00
Second child . . . . .	120 00	144 00
Subsequent children . . . . .	96 00	120 00

Pensions in respect of wives and children of pensioners with less than total disability to be increased proportionately.

Estimated increased liability, \$1,000,000 per annum.

The totally disabled man having a wife and three children (of pensionable age) as a result of the changes suggested above would have his yearly income increased from \$1,260 to \$1,644, made up as follows:—

	Present Rate.		Proposed Rate.	
	Monthly.	Yearly.	Monthly.	Yearly.
Totally disabled man . . . .	\$60	\$720	\$75	\$900
Wife . . . . .	15	180	25	300
First child . . . . .	12	144	15	180
Second child . . . . .	10	120	12	144
Third child . . . . .	8	96	10	120
Total . . . . .	\$105	\$1,260	\$137	\$1,644

Should the disabled man be, as well, in a helpless condition he would be entitled to receive, in addition to the above amount, a further allowance for helplessness of not less than \$250, and not exceeding \$750 per annum.

(b) *Pensions in respect of children of widows (all ranks):*

	Present Rate (Yearly).	Proposed Rate (Yearly).
First child . . . . .	\$180	\$180
Second child . . . . .	120	144
Subsequent children . . . . .	96	120

Estimated increased liability, \$220,000 per annum.

(c) *Pensions in respect of orphan children (all ranks):*

	Present Rate (Yearly).	Proposed Rate (Yearly).
First orphan child . . . . .	\$360	\$360
Second orphan child . . . . .	240	288
Subsequent orphan children . . . . .	192	240

Estimated increased liability, \$17,000 per annum.



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(d) There is set out below a table of the comparative amounts payable annually to those of the rank and file permanently totally disabled under the new scale suggested for Canada and under the existing rates so far as known in the countries of the allied belligerents.

	Single man.	Man and Wife.	Man, Wife and child.	Man, Wife and 2 children.	Man, Wife and 3 children.	Each additional child.
	\$	\$	\$	\$	\$	\$
Canada.....	900 00	1,200 00	1,380 00	1,524 00	1,644 00	120 00
Great Britain.....	506 13	632 66	727 56	803 46	879 42	75 92
Australia.....	379 60	569 40	695 93	790 74	854 01	63 26
New Zealand.....	506 13	759 20	885 73	1,012 25	1,138 80	126 53
South Africa.....	379 60	506 13	601 12	685 36	759 20	63 26
United States.....	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00	Nil.
France.....	480 00	480 00	540 00	600 00	660 00	60 00
Italy.....	243 33	291 99	318 75	345 51	372 27	26 76

3. It is also proposed to make further changes in pensions as follows:—

(a) To increase the allowance for helplessness from a maximum of \$450 per annum to a maximum of \$750 per annum, with a proviso that the allowance shall in no case be less than \$250 per annum.

Estimated increased liability, \$60,000 per annum.

(b) To provide that a disability pensioner who is maintaining his father or mother or both in addition to his wife shall be entitled to an addition to his pension for each parent not exceeding \$180 per annum when he is totally disabled and a proportionately less amount when his disability is less than total disability.

Estimated increased liability, \$200,000 per annum.

(c) To provide that when a deceased soldier previous to his enlistment or during service was wholly or to a substantial extent maintaining his mother or father or both as well as his wife that an additional pension may be awarded to each such parent not exceeding \$180 per annum.

Estimated increased liability, \$80,000 per annum.

(d) To provide that when a deceased soldier wholly or to a substantial extent was maintaining both his parents that the pension for one parent may be increased by an additional amount not exceeding \$180 per annum and the total pension may be apportioned between such parents.

Estimated increased liability, \$135,000 per annum.

(e) To provide for the continuance of pensions to children of a member of the forces who are physically or mentally incapacitated, for life instead of, as at present, up to twenty-one years of age.

Estimated increased liability, \$15,000 per annum.

(f) To provide that when a disability pensioner dies and his estate is not sufficient to pay the expenses of his last sickness and burial such expenses shall be paid up to an amount not exceeding one hundred dollars. At present these expenses are only paid when a pensioner dies as a result of his disability.

It is estimated that the cost of carrying out this provision during a period of 35 years will amount to about \$2,000,000 but, as can readily be understood, the cost in the immediate future will be lighter than that in the years to come.

Estimated increased liability for the ensuing year, \$20,000.

(g) To increase during their residence in Canada the pensions now being paid to or in respect of veterans of the Fenian Raid, the Northwest Rebellion, the South

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African War, and to other Canadian Pensioners in accordance with the rates set out in the schedules to the Bill appended.

Estimated increased liability, \$25,000 per annum.

Total approximate increased liability, \$7,800,000 per annum.

### III. NUMBER OF PENSIONS AND THE AMOUNT OF LIABILITY.

The total number of disability pensioners on the 31st day of March, 1920, was 69,583 and the yearly liability was \$14,305,441.05. The total number of dependent pensioners was 18,188 and the yearly liability \$11,101,463.50. The total number of pensioners of all classes was 87,771 and the yearly liability for the past year was \$25,406,904.55. Including the wives and children of disability pensioners and children of widows of deceased members of the forces, the total number benefiting from payment of pensions was 177,035.

The estimated liability under the present rates for the fiscal year, April 1, 1920, to March 31, 1921, is \$25,825,676.22. The estimated cost of the increases above proposed is nearly \$8,000,000. Total estimated liability for the present fiscal year will be, therefore, in excess of \$33,000,000.

### IV. OTHER PROPOSED CHANGES IN THE PENSION LAW.

It has been represented to your Committee that in the operations of the Pension Act certain changes in wording are advisable from an administrative point of view. The changes which are proposed in this connection do not in any way affect the meaning of the various sections amended. Other more important changes, however, are also proposed which are as follows:—

(a) Change in the definition of the words "member of the forces". The change suggested involves the payment of pensions for disabilities and deaths incurred by a member of any Canadian military, naval or air force in the future at the same rates as those granted to members of the Canadian Expeditionary Force, but hereafter it will be necessary to prove that the disability or death resulted directly from military or naval service.

(b) Change in the amount of the Commissioners' salaries from five to six thousand dollars per annum, the Chairman's salary being continued at seven thousand dollars.

(c) Payment of pensions to dependents even though death be due to improper conduct, provided such death has occurred on service.

(d) Payment of long service pension as well as disability pension. To carry out this proposal it will be necessary to amend both the Militia Pension Act and the Royal North West Mounted Police Act. Copies of Bills to accomplish this end are appended hereto.

(e) Change to provide that the pensions in respect of British residents domiciled in Canada previous to the war shall during the continuance of their residence in Canada be supplemented by Canada only in the cases of Warrant Officers and Officers. Following the recommendation of the Parliamentary Committee made in June, 1919, the Pension Act of that year provided that supplementary pensions should be paid by the Dominion of Canada to disabled members of the Imperial Forces who had, since the war, resumed their residence in this country, and to the widows and children resident in Canada of members of the Imperial or Allied Forces who had died during the war. The British Government, since the passing of the Pension Act, has agreed to supplement the pensions of all ranks below Warrant Officer so that the total pension will be equal to the pension which such ranks would have received had they served in the Canadian Forces.

## APPENDIX No. 4

## V. COMMUTATION OF PENSIONS.

It was represented to your Committee that much discontent was caused by the payment of small pensions for disabilities of fourteen per cent in extent and under. The basic pensions for these disabilities amount, at the present time, in the case of an unmarried private, to only two and one-half dollars a month for a disability of five to nine per cent and five dollars a month for a disability of ten to fourteen per cent. Many requests have been made for the payment of a lump sum in lieu of these pensions and your Committee, after a consideration of the evidence given, is of opinion that members of the forces pensioned for disability of fourteen per cent in extent or under should be offered the option of continuing to receive this pension or of accepting a cash payment in lieu thereof based on the extent of the disability and its probable duration. Those who are permanently disabled to an extent of five to nine per cent would be entitled to the maximum payment which would amount to three hundred dollars, and those permanently disabled to an extent of ten to fourteen per cent to the maximum of six hundred dollars.

## VI. GENERAL.

Your Committee received many suggestions on the subjects dealt with in the above clauses I. to V.; these suggestions have not been set out in full, as to do so would unduly expand this report; the decisions reached and here reported indicate they were duly considered. In addition to such suggestions others dealing with pensions were received, which, in the opinion of your Committee, could not be favourably recommended. It is thought well, however, to incorporate these latter suggestions in this report and to follow each by a short note of the reasons which compelled the Committee to reject the same.

*Suggestion (a)*—"That the inequality of pensions of officers and other ranks should be reconsidered and abolished."

NOTE.—This suggestion has been considered by every Parliamentary Committee on Pensions. In view of the undertaking given at the outbreak of the war it has been deemed impossible to reduce the pensions awarded to officers. As has already been stated, the increases now proposed bring to an equal basis the pensions of all below the rank of Captain: this means that nearly 99 per cent of those in receipt of pensions will be paid exactly the same amounts.

*Suggestion (b)*—"That pension be based on the earning capacity of the individual."

NOTE.—This suggestion has also been considered by earlier Committees. It has not appeared practicable in this country to adopt such a plan. To do so would discriminate against those pensioners who, prior to the war, were not earning so large an income as their more favoured comrades, and against those who, because of their youth, were until enlistment maintained by the parents. The increases suggested will bring the pension of a private soldier, if he be a married man with a family, up to and much beyond the maximum amount awarded to Imperial pensioners under a plan in force in Great Britain analogous to the one proposed.

*Suggestion (c)*—"That the dependents of a pensioner who contracted marriage subsequent to the appearance of disability or to discharge from the Forces be not discriminated against in the benefits of the Pension Act."

NOTE.—As the law now stands, a woman who marries a soldier after he is disabled is not entitled to a pension on the death of her husband. Should, however, her husband's death be due to service, his children may be awarded a pension. The above



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suggestion has been before former Committees; it received the earnest and repeated consideration of your Committee. Under the proposed plan for the insurance of returned soldiers, dealt with later in this report, a disabled man will hereafter be in a position to protect his wife by taking out a policy on his own life. This insurance will be available at a low cost to all returned soldiers no matter how seriously they may be disabled. In view of this new provision, and for other reasons, your Committee was unable to reach a decision in favour of the proposal.

*Suggestion (d).*—"That where it is apparent after 3 years that a man's disability is permanent that he be awarded a permanent pension based on the last examination."

NOTE.—This suggestion was made both by the Board of Pension Commissioners and by certain Soldiers Organizations, but met with disapproval of other Associations. It was pointed out that, under the practice of the Pension Board, many cases were each month being placed on a permanent basis. To make such a measure apply to all, at the present time, might result in hardship to many pensioners, as it may prove impossible within the time specified definitely to determine the extent of certain disabilities. Your Committee, therefore, favoured a continuation, for the time being, of the present regulations.

*Suggestion (e).*—"That should a member of the Forces to whom a pension has been granted in classes 1 to 10 die, his widow and children shall be granted a pension at rates laid down for the widows and children of soldiers killed in action. That in classes 10 to 15 two-thirds; and in classes 15 to 20 one-third of the pension shall be granted."

NOTE.—Under the present law (1) If the death of a disability pensioner, no matter in what class, is due to service, his widow and children are entitled to full pension.

(2) If a pensioner is in classes 1 to 5, that is to say, if his pensionable disability is 80 per cent or more and he dies from any cause within five years after he is discharged or becomes a pensioner, his widow and children are also entitled to the full pension.

(3) But if a pensioner is less than 80 per cent disabled, and his death is not due to service, his widow and children do not receive a pension.

Reference has already been made to the proposed Insurance Act whereunder all pensioners will be enabled to secure protection for their families.

*Suggestion (f).*—"That provision be made for the assurance of academic or technical training and education of fatherless children or orphans."

NOTE.—Provision is already made under the present law whereby the pensions for both orphans and other children are continued until they are aged 21, provided they are making satisfactory progress in their courses of instruction and are without the resources necessary to continue such training.

*Suggestion (g).*—"That the question be considered of allowing the widow who remarries to retain her pension till death takes her away."

NOTE.—Upon the re-marriage of a widowed pensioner she is given a bonus equivalent to one year's pension in full of all further claims. The pensions to her children by her deceased soldier husband are, however, continued until they reach the respective age limits set out in the Act.

*Suggestion (h).*—"That owing to the large number of Canadian pensioners living in the United States, representatives of the Canadian Pension Board should be appointed in such cities as New York and Chicago."



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NOTE.—It was pointed out by the Pension Commissioners, that satisfactory arrangements had been made with the American Red Cross, which has Branches all over the United States, to assist Canadian pensioners resident in that country.

*Suggestion (i)*—"That arrangements be made that the Bank of Montreal, New York, should cash at par in the United States cheques of Pensioners resident in the United States."

NOTE.—At the present time the Pension Board is remitting funds to over 14,000 pensioners resident outside of Canada. Over two-thirds of these pensioners reside in Great Britain; nearly thirty per cent are in the United States; the balance being scattered over some twenty different countries. Under the existing law these pensions are all payable in Canadian funds. Where the Canadian dollar is at a premium, as in Great Britain, the pensioner reaps the benefit, where it is at a discount, as in the United States, he suffers a loss.

*Suggestion (j)*—"Representations were made on behalf of Imperial pensioners resident in Canada regarding the administration and payment of their pensions by the Canadian Board of Pension Commissioners."

NOTE.—This work has been undertaken at the request and on the instructions of the Imperial Government. It is a continuation, with certain enlargements, of an arrangement made some twelve years ago. Your Committee feels that it is a matter over which it has no control, but as the Imperial authorities supervise the entire affair and can be appealed to in case of dissatisfaction that it would be ungracious for Canada to refuse to act.

A further point urged on behalf of those in receipt of Imperial pensions for long service was that if such a man enlisted in the Canadian Expeditionary Force his service therein did not entitle him to a larger long service pension although similar service in the British Expeditionary Force and with certain other overseas forces would result in such an increase. Your Committee believes this also is a matter beyond its jurisdiction as the decision complained of is that of the Imperial Government.

*Suggestion (k)*—"Former members of the Canadian Permanent Forces in receipt of long service pensions have laid a similar complaint before the Committee, viz.: that enlistment and service in the Canadian Expeditionary Force do not entitle them to any increase in their long service pensions unless they have again been taken on the strength of the Permanent Force as now reorganized."

Your Committee makes no recommendation on this point; to grant such an increase would be in effect to reward the ex-permanent man for performing the same duties as those undertaken by every other volunteer in the Canadian Army.

## PART II.—RE-ESTABLISHMENT.

The Order of Reference on this branch authorized the Committee to continue the enquiries instituted by the Committee on Re-establishment last session into such matters as might call for further investigation.

## I. GENERAL CASH GRATUITIES.

It is the strong conviction of your Committee that the first duty of the country is to the dependents of those who have fallen, and to the men disabled by service. In considering the claims of such as these the inclination throughout this enquiry has been towards an ample measure of generosity. It is not putting it too strongly to say that your Committee treated as secondary the added cost to the country which its recommendations in this connection may entail.

When, however, the question arises of compensating those who have returned alive and well, for their efforts and privations, even if such services could be calcu-

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lated or rewarded on a monetary basis, regard must be had to the ability of the country to carry the burden which such action would impose.

Your Committee, having before it the comprehensive report made on the same subject last autumn by the Committee above referred to, and the printed evidence of nearly one thousand pages then adduced, and bearing in mind the exhaustive investigation made on that occasion, felt it would be both unnecessary and unwise to attempt to again cover the ground which had already been so carefully surveyed. Recalling, too, the pronouncement of the Government, on the question of granting a further general cash gratuity to all returned soldiers, made last year and repeated this year subsequent to the above Order of Reference, your Committee decided against re-opening this question, and therefore makes no recommendation thereon.

## II. EXTENSION OF TIME FOR PAYMENT OF WAR GRATUITIES.

Under the provisions of the Order in Council whereby war service gratuities are authorized an applicant must be residing in Canada and must file his claim therefor not later than July 1, 1920.

Attention has been drawn to the fact that certain ex-members of the forces are prevented from returning to Canada through wounds or illness.

Your Committee therefore recommends under regulations to be instituted:—

That the date of application for war service gratuity by ex-members of His Majesty's Forces, as provided for in Order in Council of the 1st December, 1919 (P.C. 2389), be extended from 1st July, 1920, to 31st March, 1921, and that such gratuity be paid to those members of His Majesty's Forces who though they have made application for such gratuity prior to the 31st March, 1921, have not returned to Canada at the date of such application owing to their being detained out of Canada on account of wounds or sickness, but who however return to Canada within one month after being physically fit to travel as certified by proper authority and become forthwith bona fide domiciled therein.

## III.—WAR SERVICE GRATUITIES FOR THE DEPENDENTS OF THOSE WHO DIED ON SERVICE.

The war service gratuity referred to in the preceding paragraph was not only awarded to the returned man in accordance with his length of service but as well to his wife or other dependents.

The widows and dependents of those who died on service while awarded pensions, did not share in this gratuity save to this extent, that the widows of deceased soldiers were paid a bonus or gratuity equivalent to two months' pension. A strong plea has been made in favour of granting to the widows and dependents of the fallen some further share of this gratuity.

After much consideration and prolonged discussion, your Committee is of the opinion that the dependents of the dead soldier who, during his service were in receipt of separation allowance, are entitled to that share of the gratuity which they would have received had he survived.

It would be obviously unfair to calculate this gratuity upon the deceased soldier's length of service.

Your Committee therefore recommends under regulations to be instituted:—

(a) That the dependent or dependents of an officer, warrant officer or man, who had served in the Naval or Land Forces of Canada, on active service during the war of 1914-1919, and who was killed in action or died in the service, on or prior to the 1st October, 1919, shall be entitled to receive a war service gratuity equal in amount to that which they would have received as dependent's portion of war service gratuity as provided for in Orders in Council, P.C. 3165, of 1918, P.C. 285 of 1919, and P.C. 1168 of 1919, had the officer, warrant officer or man, on whose account the said portion of war service gratuity would have been paid, been retired or discharged at the date of his death with three years' service in such forces. From such gratuity shall be deducted the amount of bonus paid under Section 39 of the Pension Act.

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(b) That in cases where a member of His Majesty's Forces fulfilled the conditions of domicile in Canada at the outbreak of the war as set forth in the recommendation on Bill No. 10 and contained in the Order in Council of the 1st December, 1919 (P.C. 2389), and has either been killed or died on service on or prior to the 1st October, 1919, there shall be paid to the dependent or dependents of such ex-member of His Majesty's Forces, provided they make application for same prior to the 31st March, 1921, and are bona fide domiciled and resident in Canada at the date of making such application, a war service gratuity equal in amount to that which they would have received as dependent's portion of war service gratuity under the provisions of the Order in Council aforesaid, had the officer, warrant officer or man, on whose account the said portion of war service gratuity would have been paid, been retired or discharged from the service at the date of his death with three years' service in such forces, but for the fact that the member of such forces was unable to return to Canada owing to his death.

The cost of making the payments above recommended is estimated at \$1,800,000.

## IV.—INSURANCE FOR RETURNED SOLDIERS.

The Committee of last Session suggested further enquiry into some plan whereby the handicap imposed upon disabled men and others in the matter of life insurance might be overcome.

It is clear that many returned men who are in receipt of small pensions find themselves either unable to secure life insurance at all or are called upon to pay premiums at distinctly higher rates than those demanded from standard lives.

If these men die from causes other than service, their dependents will, except in certain cases, receive no pension under the Pension Act, and in the absence of life insurance, much hardship may result. In the case of the soldier dying during service, from whatever cause, the widow or other dependents received a pension, for the reason that all deaths occurring during service were deemed to be attributable to service. Now that the war is over, it is essential, for pension purposes, to distinguish between deaths due to service and those due to other causes. The proportion of the former tends to decrease and the latter to increase with the lapse of time. The remedy for the hardship pointed out appears to be a system of life insurance, and, your Committee having considered several proposals recommend that the Dominion of Canada undertake to insure all returned soldiers at the lowest possible rates compatible with safety.

A Bill to provide such insurance, prepared by the Dominion Superintendent of Insurance, Mr. G. D. Finlayson, was carefully examined in conference with that officer and Mr. Thomas Bradshaw. A copy of this Bill amended in certain particulars as a result of the conference is attached hereto.

The chief features of the Bill are as follows:

1. Any returned soldier, sailor or nurse domiciled and resident in Canada and in certain cases the widow of any returned soldier or sailor may insure with the Dominion of Canada to an amount of from \$500 to \$5,000.

2. This insurance will be granted without medical examination and will therefore be available to all no matter what may be their condition of health.

3. The rates of premium will vary with the age of the insured and with the type of policy issued, that is to say: whether it is a straight life policy or a policy to be paid for in ten, fifteen, or twenty years. All rates are payable in advance and may be paid monthly, quarterly, half-yearly or yearly as desired. A schedule of monthly rates is attached to the copy of the Bill: this shows that at the age of twenty-five a straight life policy for \$1,000 calls for a monthly payment of \$1.24 or a yearly payment of \$14.88. These rates although based on a recognized table of mortality contain no loading for cost of administration and so forth as these expenses will be borne entirely by the Dominion.



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4. The policy is payable on the death of the insured, one-fifth thereof in cash and the balance in annual instalments over a period of years or as a life annuity to the beneficiary.

5. If the insured becomes totally and permanently disabled and is not in receipt of a pension, premiums will be waived and the insured will be paid the amount of the policy in annual instalments for a period of twenty years.

6. The beneficiaries under the policy are restricted to the wife, husband, child, grandchild, parent, brother or sister of the insured.

7. If on the death of the insured it is found that a pension or pensions become payable to persons eligible as beneficiaries under the policy, the total present value of such pensions shall be deducted from the sum payable under the policy and there shall be returned the proportionate part of the premiums paid with interest.

8. The policy cannot be assigned or transferred and the moneys payable thereunder are not subject to the claims of creditors.

9. The opportunity to secure this insurance will remain open for a period of two years.

#### V.—WORKMEN'S COMPENSATION INSURANCE.

The attention of the Committee was called to the difficulties which exist in placing disabled men in industry owing to the increased risk to the employer in the event of accident, and it was urged that your Committee should recommend that the Government assume either the entire cost of insurance in respect of a pensioner under the various Workmen's Compensation Acts, or, as an alternative, the excess amounts which any employer might be called upon to pay owing to the existence of a war disability.

It was not possible to give this question the consideration its importance demands and it was therefore decided to recommend that the Department of Soldiers' Civil Re-establishment should make a further investigation into the matter, and report the result to the Government so that a plan may be evolved to deal with this whole question in such a manner that the opportunities for employment for disabled men will not be lessened, nor the employers penalized.

#### VI.—LOANS FOR RE-ESTABLISHMENT.

This question involved the weightiest problem before your Committee on the Re-establishment branch of its inquiry. As was more fully set out in the report of last year, financial assistance in the form of loans or grants has been suggested for the benefit of a great variety of classes of returned soldiers whose needs covered almost every possible activity.

(a) This year particular stress was laid upon the advisability of granting assistance by way of loans to establish ex-members of the forces in the fishing industries of the Atlantic and Pacific coasts, or in the inland waters of Canada. It was argued with much force that in order to recruit and maintain either a naval or mercantile marine service, it was essential that the youth of the country should be encouraged to follow their fathers in seafaring pursuits. The need of increased food production, and the value of fish in this respect, were well emphasized.

(b) The position of University and other students and the dire need of financial assistance under which a relatively small number labour, were also brought to the attention of the Committee.

The students' case was last year ably presented by representatives from the Universities and medical profession. This year, while your Committee did not hear further oral evidence, it had before it various memorials and suggestions dealing with the subject.



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(c) Another large class were those returned men and widows who desire loans for the purpose of either repaying mortgages or other indebtedness on their houses, or of buying or erecting homes in which to reside. The marked increase of rentals throughout Canada, and the high rate of interest on mortgages, particularly in western cities, have intensified the desire for this form of assistance.

(d) In addition to these larger and more well-defined classes, there exists a multitude of cases in which financial assistance would be of value under an almost infinite variety of conditions.

The difficulty which faced your Committee was the conviction that a grant to any particular class or classes, no matter how worthy or pressing their needs might be, must inevitably result in the widest extension of a system of loans for all and every purpose of re-establishment.

(e) No concrete, workable plan whereby such a general system of advances could be safely adopted has been suggested, and your Committee feels unable to recommend any scheme which could equitably supply the demands of the many whose suggestions have been brought to its attention.

(f) It however recommends the continuation of the provisions made last year whereby the Department of Soldiers' Civil Re-establishment is authorized to advance a sum not exceeding \$500 to disabled men for the purchase of tools and equipment, or to enable them to pursue any course of training or education interrupted by war service.

## VII.—TUBERCULOUS CASES.

The question of tuberculosis is one of grave importance in its relation to both pensions and re-establishment. Over 7,000 returned soldiers suffering from some form of this malady have undergone treatment. At the close of last year 2,798 were on the books of the Pension Board and of these 1,067 were classed as 100 per cent disabled. The claims of these men were very strongly pressed upon the Committee. Much evidence was given and many suggestions were made both by patients in sanatoria and by medical practitioners who are specialists in this disease.

It was pointed out that under the present system, while a man whose disability was 100 per cent due to service would, on discharge from sanatorium, be granted, for a limited period, a total disability pension (in order to permit a continuation of the necessary rest and the avoidance of over exposure and undue exertion), a man in the same condition clinically, the origin of whose disability antedated enlistment, might receive a pension of a lesser amount, resulting in some cases in hardship, with a consequent early return to sanatorium.

The attitude of your Committee throughout the hearings on this subject has been that of the greatest sympathy with men who unfortunately have become stricken with tuberculosis. Various conferences have been held with the Board of Pension Commissioners and the officials of the Department of Soldiers' Civil Re-establishment, with a view to discovering a means whereby the unfortunate situation of the man whose disability is only partially due to service may be remedied. As a result of these conferences it has been decided to make a more generous assessment of the percentage of disability of the tuberculous ex-soldier, whose disability was partially due to service and aggravated thereby.

Your Committee felt that the main problem in connection with the treatment of the tuberculous is not so much sanatorium treatment as what is known as after-care. Sanatoria in Canada under the Department of Soldiers' Civil Re-establishment, or utilized by that Department, would appear to be managed and operated along the most modern and effective lines known to medical science, but after a man has undergone a period of treatment and is sent to his home the conditions often are far from

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ideal. It is understood that a committee of tuberculosis specialists, two of whom gave evidence before your Committee, is at present visiting the various sanatoria throughout Canada and investigating home conditions in the different provinces with a view, partially, to the preparation of a report dealing with the subject of after-care.

It is recommended that the Department of Soldiers' Civil Re-establishment together with the Board of Pension Commissioners for Canada should, after the receipt of the report referred to, prepare a definite scheme for the after-care of ex-members of the forces discharged from sanatoria and if so recommended include in such scheme the active co-operation of voluntary civilian organizations throughout Canada.

It is further recommended:

(a) That all cases receive a careful examination every six months by specialists in the service of the Board of Pension Commissioners;

(b) That at all times further free treatment be provided by the Department of Soldiers' Civil Re-establishment in cases of recurrence of activity in the disease; and

(c) That such supervision as may be possible be given to such cases by both of these organizations.

#### VIII. AMPUTATION AND HANDICAP CASES.

As in the case of the tuberculous man the sympathy of the Committee was aroused by the condition of those who have lost their eyesight or limbs or who are suffering from severe facial disfigurement.

So far as pensions are concerned a sub-committee composed of four medical members of the Committee carefully scrutinized the Table of Disabilities employed by the Pension Board and reported that the same appeared to deal fairly with these and other classes of disabilities. It is hoped the general increase in pensions suggested in this report may bring a measure of relief to those so sorely afflicted.

On the re-establishment side, the question is more difficult. As has been pointed out by the officers of the Patriotic Fund, the injection into the labour market of so many disabled workers renders their absorption into industrial or commercial pursuits both slow and precarious.

In the succeeding section mention is made of one method whereby the situation may be strengthened; your Committee feel however that employers of labour both large and small throughout the whole of Canada shall be urged to reserve for such men all the posts which might possibly be filled by the disabled.

Among other points raised during the enquiry the following suggestions were made:

*Suggestions.*—1. That a system be devised whereby a man could go to any limb maker and select his own artificial limb, which would be paid for by the Government.

2. That the handicap employment section of the Information and Service Branch be continued subsequent to the demobilization of that Branch for the purpose of finding employment for handicap or amputation cases.

3. That adequate provision be made by the Government for proven cases of actual need among single ex-soldiers unable because of amputation or disability due to illness to obtain employment of a nature sufficient to cover their actual needs, such provision to assume the form of a special fund provided by the Government and to be administered as the Government shall see fit.

4. That as a blinded soldier when travelling requires the services of an attendant for whom transportation must be purchased, a pass on the Government Railways be provided.

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*Recommendations.*—1. The first suggestion, if carried out, will involve a reversal of the policy which has been followed by the Government for the past four years, a policy which has been much commended by other countries and which recently has been followed by the Government of Australia. Your Committee is of the opinion that a standard limb manufactured by the Government with interchangeable parts, renewable and repairable at various points in Canada, is preferable to a limb purchased from a local firm for various reasons. One of these is that a private dealer is not able to secure the use of patents which may be taken out by a rival firm whereas the Government has free access to all patents. Further, each private firm could not open fitting and repair depots all over the country. It is, therefore, deemed to be very greatly in the interest of the man suffering an amputation that the Government should continue to manufacture and furnish the artificial appliances he may require.

2. Your Committee is informed that while the Information and Service Branch of the Department of Soldiers' Civil Re-establishment is undergoing demobilization, provision is being made for the continuation, in a somewhat modified form, of the Handicap Employment Section under the Vocational Branch of this Department.

3. Your Committee is not able to recommend that the Government should create another special fund as indicated in the third suggestion above.

4. Owing to the increase in pensions and helpless allowance, both of which will enure to the benefit of the blind, your Committee makes no recommendation on this suggestion.

## IX.—PROBLEM CASES.

On the 21st November, 1919, the Department of Soldiers' Civil Re-establishment, under authority of Order in Council, P.C. 2328, commenced a Dominion-wide investigation of all sub-normal C.E.F. men who could not be completely taken care of under existing regulations, with a view to complete or partial re-establishment of all possible cases and permanent care of the residue.

Up to the present

440 cases have been examined.

191 have received benefits—89 of whom have been struck off strength.

Some through treatment have become re-established and are now in permanent employment, while others have been placed in institutions for treatment, such as—(1) Homes for Incurables; (2) Psychopathic Centres. Others do not require treatment but are in need of care. 102 are still on the strength.

The cases coming under this investigation have been grouped under three classes—

- (1) Early senility  
(premature old age);
- (2) Somatic conditions  
(injury and disease other than mental);
- (3) Nervous and mental conditions.

The senile cases are suffering from symptoms of early breakdown. This condition may or may not have been aggravated by military service.

Somatic cases are the result of wounds and a variety of diseases superimposed by functional neuroses.

The nervous and mental cases constitute—

- (a) Mental defectives,
- (b) Epileptics, and
- (c) Organic diseases of the nervous system,
- (d) Mental diseases.



Close observation of the treatment of these cases shows that most sympathetic and scientific care is given to each individual. Every case is studied on its own merits. Occupation is selected suitable to the individual tastes and an atmosphere of content and happiness is sought.

A sub-committee was appointed to investigate the whole question of problem cases, and its report will be found in the printed proceedings.

Various witnesses suggested that a Colony Scheme with workshops, etc., attached might provide a means for dealing with problem cases and particularly with men suffering from arrested or quiescent tuberculosis but who are unable to follow any remunerative occupation owing to liability of recurrence of active symptoms.

It is understood that experiments along this line are being conducted in other countries, and your Committee recommends that before embarking upon a similar experimental project in Canada, the results obtained in these other countries be ascertained.

In many of these problem cases the amount of pensionable disability is negligible. The question then arises, shall the Federal Government assume the whole responsibility of care and maintenance of these cases and their dependents or only that portion due to service?

With regard to problem cases in general, the time during which the experiments referred to in the report of the sub-committee have been in operation is not sufficiently long to warrant any definite recommendation. Your Committee considers that it would be in the interest of the work that the matter be left where it is for another year, when it may be possible to submit a concrete proposal embodying plans of a permanent character.

#### X. VOCATIONAL TRAINING.

A large amount of evidence was placed before the Committee on the subject of Vocational Training and the allowances received by students, and suggestions were made looking towards an increase in the rates and to changes in the general methods adopted by the Department of Soldiers' Civil Re-establishment.

With regard to the rates payable it is recommended that from the 1st of September next an increase to the amounts recommended in the Pension Bill for privates and their dependents be paid to vocational students and their dependents.

Some of the suggestions dealing with the selection, length, and extension of courses indicated an intimate knowledge of the subject by those who appeared before the Committee. At the same time, after a careful investigation, it would not appear that any changes in the regulations are necessary.

With regard to minors and non-disability cases, certain witnesses suggested that vocational training should be extended so as to include a minor up to the age of 21, and all men who were interrupted by enlistment in learning a trade or profession, also that minors who were trained would be granted a bonus for one month's allowance at the expiration of their course.

In view of the generous allowances made to minors, and the increased amount of pay now proposed, it is not recommended that the bonus should be granted to any other than disabled men, nor is it considered advisable to recommend the extension of the age limit.

A report on vocational loans under the authority recommended by the Re-establishment Committee last year was made and suggestions were received that the loan be more generally applied and that financial assistance be given to all ex-soldier students. As these suggestions involved an extension of the granting of loans, a subject dealt with more fully elsewhere, it was decided to take no action in the matter.

Estimated increased liability per annum, \$1,500,000.



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## XI. PAY AND ALLOWANCES FOR MEN UNDERGOING MEDICAL TREATMENT.

Various witnesses suggested that there should be an increase in allowances to men undergoing medical treatment and to their dependents, particularly those suffering from tuberculosis.

In view of the increased cost of living since the pay and allowances issued by the Department of Soldiers' Civil Re-establishment were authorized, your Committee would recommend that a new scale be drawn with effect from the 1st of September next, based as nearly as possible on the total disability pension now recommended with suitable deductions when men are undergoing treatment in hospital. In other words, that the allowances for an out-patient who is unable to follow a remunerative occupation should approximate as nearly as possible a total disability pension.

Estimated increased liability per annum, \$900,000.

## XII.—CASES FOR OBSERVATION OR EXAMINATION.

*Suggestion.*—That an increase be made in the allowances for men called in for observation or for repair to orthopaedic appliances, by the Department of Soldiers' Civil Re-establishment or for examination by the Board of Pension Commissioners.

*Recommendation.*—That the present regulations of the Department of Soldiers' Civil Re-establishment and of the Board of Pension Commissioners be amended so that in lieu of the allowances now paid by the Department of Soldiers' Civil Re-establishment to a man called in for examination, observation or for treatment for a period not exceeding one week, or for repairs to or replacement of an artificial limb or other orthopaedic appliance, and in lieu of the allowances now paid by the Board of Pension Commissioners to a man called in for re-examination, an amount of \$5 per day be paid, plus return transportation, first-class, with sleeping berths, if necessary, if living out of town; or \$3 per day if the place to which he is directed to go is in the same town as or is contiguous to his place of residence, in both cases with proportionate amounts for periods of less than one day.

## XIII.—ISSUE OF CLOTHING TO PATIENTS ON STRENGTH OF S.C.R. FOR TREATMENT.

It was claimed by certain witnesses from Tuberculosis Sanatoria that the regulations imposed by the Department of Soldiers' Civil Re-establishment on the free issue of clothing were of so strict a character as largely to discount the value of the provisions recommended by the Re-establishment Committee at the last session. After investigating the matter it would appear that some misapprehension exists regarding this matter, as the regulations of the Department are quite in harmony with the recommendation referred to.

It has been suggested, however, that instead of a free issue of clothing each patient undergoing treatment should be paid in cash an amount equivalent to the cost of clothing to the Government.

Your Committee therefore recommends that the free issue of clothing to patients on the strength of the Department of Soldiers' Civil Re-establishment for medical treatment provided for under Order in Council, P.C. 2325, 1919, be discontinued, and that in lieu thereof each patient be granted as from the first of September next a cash allowance at the rate of \$7 per month.

## XIV.—TRANSPORTATION OF EX-MEMBERS OF THE FORCES AND THEIR DEPENDENTS.

Following the recommendation of the Committee of last year, the amounts expended for the transportation of the dependents of the members of the Canadian Expeditionary Force who returned to Canada prior to the Armistice, were refunded.

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It has been pointed out that this provision should, in fairness, be extended to the dependents of members of the Imperial Forces who were domiciled in Canada prior to the war.

The Committee therefore recommends, under regulations to be instituted:

That the provisions for the repatriation of dependents of Canadian soldiers and sailors at Government expense enacted by the Order in Council of 29th January, 1919 (P.C. 179), and amended by the Order in Council of 29th November, 1919 (P.C. 2390), be further amended to include the wives, and children under 18 years of age, and widows of ex-members of His Majesty's Forces where such men were on Active Service during the War 1914-1919, and were bona fide domiciled and resident in Canada on August 4th, 1914.

The following suggestions have also been received:

*Suggestions.*—1. That in the case of a tuberculous patient transferred from one locality to another for treatment, his wife, family and household effects be also transferred at the public expense.

2. That if in the case of a man who emigrated to Canada it is considered desirable for medical reasons that he be transferred to the custody and care of friends outside of Canada, the necessary transportation be provided at the expense of the public.

3. That where an ex-member of the Forces has died owing to war disability, leaving a wife or children, and it is considered desirable that the family should be assisted to proceed to the original home of the wife, she or they be transferred at the expense of the public.

*Recommendation.*—Your Committee recommends that any cases coming to the notice of the Department of Soldiers' Civil Re-establishment, covered by the above suggestions should be referred in each instance to the Governor General in Council with a special recommendation.

#### XV.—DISCOUNT ON STERLING FUNDS.

*Suggestion.*—That the policy be continued of cashing at par sterling cheques payable to Canadians who served in the Imperial forces.

*Recommendation.*—While your Committee thinks this obligation might well be assumed by the Imperial Government and that representations to that effect should be made, it recommends in the meantime that the Department of Finance should make arrangements to continue cashing at par cheques payable in sterling issued by the British Government or by the Board of Pension Commissioners on behalf of the British Government in payment of pay and allowances, gratuities or pensions to or in respect of ex-members of the Imperial forces when resident in Canada or to the dependents when resident in Canada of such ex-members of the Imperial forces provided such ex-members of the Imperial forces were bona fide domiciled and resident in Canada on the 4th of August 1914.

#### XVI.—INSANE EX-MEMBERS OF THE FORCES.

*Suggestions.*—1. That the present arrangement regarding allowances for men undergoing treatment in hospitals for the insane and for their dependents be continued except that instead of \$100 per year, or a proportion thereof, the man himself should be credited with the difference between the pay and allowances to which he would have been entitled under P.C. 387 and the allowances payable under P.C. 1993.

2. That just and adequate provision be made for the dependents of insane patients graded as Class C under P.C. 1993.

*Recommendations.*—1. The attention of the Committee was called to the provision made for the issue of pay and allowances to, or in respect of ex-members of the

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Forces suffering from insanity and their dependents. While the existing provisions appeared to be satisfactory in the majority of cases, it was felt that should a man recover from his insanity he should receive the difference between the allowances he and his dependents may have received and the allowances which would have been paid to them had his disability been other than mental. Your Committee recommends that Clause 4 of Order in Council, P.C. 1993, 1918, be cancelled and the following substituted therefor:—

“Former members of the Forces who are insane may be divided into three classes as follows:—

A. Retired or discharged owing to insanity entirely caused by service.

B. Retired or discharged owing to insanity only partially caused by service; and

C. Retired or discharged owing to insanity not in any way caused by service.

Each of these classes may be subdivided as follows:—

(1) With dependents.

(2) Without dependents.

*Classes A and B.*—Former members of the Forces retired or discharged owing to insanity entirely caused by service, or partially caused by service.

(1) With dependents: (a) The former members of the Forces shall be maintained by the Department of Soldiers' Civil Re-establishment. (b) His dependents shall be paid by the Department of Soldier's Civil Re-establishment a sum equal to the amount of pension which would be payable to them if he had died on active service. (c) Should he be certified to have recovered from his insanity the amounts which would have been paid to him and his dependents had he been receiving treatment for a disability other than mental shall be computed and there shall be deducted therefrom the amounts which have been paid to or in respect of his dependents and the amounts which have been paid for or in respect of clothing and comforts and other expenses for the man himself, other than maintenance, and the balance shall be paid to him in one sum or spread over a period at the discretion of the Department of Soldiers' Civil Re-establishment, provided that no amounts other than those set forth in subsection (b) of this paragraph, shall be payable to his dependents or his estate, should he die while undergoing treatment. (2) Without dependents: (a) The former members of the Forces shall be maintained by the Department of Soldiers' Civil Re-establishment. (b) Should he be certified to have recovered from his insanity, the amounts which would have been paid to him had he been receiving treatment for a disability other than mental, shall be computed and there shall be deducted therefrom the amounts which have been paid for or in respect of clothing and comforts and other expenses, other than maintenance, and the balance shall be paid to him in one sum, or spread over a period at the discretion of the Department of Soldiers' Civil Re-establishment provided that no amounts shall be payable to his estate, should he die while undergoing treatment.

*Class C.*—Former members of the Forces retired or discharged owing to insanity not in any way caused by service.

The former members of the Forces shall be maintained by the Department of Soldiers' Civil Re-establishment. No allowances shall be paid to his dependents, if any, and no amount shall be paid to him should he recover.

2. With regard to suggestion number two, it was ascertained that every care is taken by the Department of Soldiers' Civil Re-establishment and the Board of



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Pension Commissioners to determine the cause of disability of an insane man, and if it can be shown that there has been an aggravation due to service the dependents of such man are granted full allowances. The men who have been placed in Class C are those whose insanity is in no way due to or aggravated by service. They would have been in exactly the same condition without military service in which case they and their dependents would have become a charge on the municipality of domicile or the province. Having, however, for a short time been in uniform the Dominion has relieved the provincial authorities of the cost of maintenance. It is not recommended that any further obligations should be assumed by the Dominion.

#### XVII.—ADMINISTRATION IN THE UNITED STATES OF THE BENEFITS AVAILABLE TO THE MEMBERS OF THE C.E.F.

*The following suggestions were made.*—1. That the Committee consider, where in great centres like Chicago, New York and Boston there is a great number of Canadians, a representative of the Dominion Government should be appointed to consider such questions as Re-establishment and to give advice on Land Settlement.

2. That the allowances of patients undergoing treatment in the United States be issued with less delay by the Department of Soldiers' Civil Re-establishment.

3. That disabled ex-members of the Canadian Forces, resident in the United States, be provided with vocational training in that country at the expense of the Canadian Government.

*Recommendation.*—1. That the Department of Soldiers' Civil Re-establishment be asked to investigate the situation in the centres indicated, and at any other points which may appear to be necessary, with a view to ascertaining the extent of the problem and to making such recommendations to the Government as may be deemed advisable.

2. It is understood that a re-arrangement has been made between the Department of Soldiers' Civil Re-establishment and the Bureau of War Risk Insurance at Washington, whereby the delay referred to will be largely eliminated.

3. It is not considered desirable to make any change in the present procedure, whereby an ex-member of the Canadian Forces, resident in the United States, is required to come to Canada for re-training.

#### XVIII.—SOLDIER SETTLEMENT ACT.

Under the provisions of the Act over 50,000 applications almost wholly from members of the Canadian Expeditionary Force have been received and considered.

Of these applications nearly 37,000 have been accepted, and in addition some 1,500 members are undergoing a course of training. Over 42 per cent of those whose applications have been accepted are actually on the land, while some 6,500 additional have, under the Act, settled upon soldier grants.

These operations entail commitments on the Dominion of well nigh \$60,000,000 of which an approximate total of \$42,000,000 has been disbursed.

A very large number of resolutions dealing with various provisions of the Soldier Settlement Act was submitted to your Committee. Certain of these were discussed by the main Committee with the Chairman of the Soldier Settlement Board; the remainder were remitted for the consideration of a sub-committee, who went over the same with the Chairman of the Board and with the Dominion Secretary of the Great War Veterans Association, and subsequently reported thereon to your Committee.

On the 21st of May the Dominion Secretary-Treasurer of the G.W.V.A., Ottawa, submitted a letter to the Chairmen of the Pensions and Re-establishment Committee with which a number of cases of complaints were forwarded being submitted "in



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support of claims advanced in respect of the administration of the Soldier Settlement Board."

It is not within the jurisdiction of this Committee to conduct an investigation into the administration of the Soldier Settlement Act, but only to consider any questions concerning land settlement as it affects the re-establishment of returned soldiers. A letter was received from the Honourable the Minister in charge of the Soldier Settlement Act administration to the effect that if specific cases of complaints or grievances or charges might be preferred, the Minister and the Board would be pleased if the Committee would hear the evidence brought before it in order that a determination might be reached as to the merit of the complaint as a criticism of the administration of the Act. The Veterans' Associations were also evidently desirous that the Committee should consider the evidence.

The Committee has therefore seen fit to receive the evidence submitted by the Secretary-Treasurer of the G.W.V.A., and has considered the complaints or allegations made.

The cases submitted are for the most part complaints from or on behalf of individuals who did not secure from the Board what they thought they should have secured. The Committee finds that in certain cases applications for benefits were not entertained because they could not be allowed within the scope and spirit of the Act. One complaint had relation to the case of an applicant of mature age and inexperienced in successful farming, who was unable to satisfy the Board as to his qualifications. Another was the case of an applicant to purchase additional land who was already farming his own land, whose case came clearly in conflict with the limitations of the Act and regulations.

Another case claimed compensation for losses incurred for time and money lost in taking possession of certain land before title was complete. In a number of cases where it was alleged settlers had lost stock through neglect or adverse regulation of the Board it was shown by inspection reports that attention which could reasonably be expected in the way of assistance and supervision was rendered by the officers of the Board and that certain cases cited by name in the complaint as having lost from three to ten head of stock actually had not lost the stock; that certain of the persons named were actually not settlers of the Board at all.

In certain cases relief for personal distress on the part of individuals who suffered hardship were matters for the Federal Emergency Relief and in the specific case cited it was evident from the papers on record that the hardship was not due to neglect on the part of officers of the Board.

In another case the complainant forwarded particulars that certain parties had acted improperly in connection with the sale of certain land to the Board. Allegations in this case had previously reached the Board and the Board had at its own instance set machinery in motion for the ascertaining of the facts with a view to appropriate action. It has legal officers for the purpose of investigation and punishment of illegal acts and fraud. It is unavoidable that some persons, vendors of land or others, may seek to make profits wrongfully at the expense of the Board. The Board must take appropriate action against such persons and in this case the Board is shown to have acted with promptness so far as the case has yet advanced, the enquiry being still in progress.

In the matter of relief to settlers who were short of feed for stock owing to the abnormal feed situation in the Western provinces, last winter, the Board submitted its statement of the amounts advanced to its settlers for feed since the 1st of May last year when the shortage commenced. Approximately half a million dollars was advanced by the Board for the item of feed alone since the 1st of April. The evidence brought before the Committee as to the general feed situation showed clearly that not only new settlers but old and experienced farmers throughout certain districts suffered heavily in this regard. The Committee cannot conclude from the evidence submitted

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that there was any neglect of settlers but that on the other hand the Board's officers were doing their best by visiting settlers who required it and approving of assistance within the limits of the legislation when the circumstances justified, and that many of the soldier settlers were in a better position because of the Board's supervision and assistance than they could have been had that assistance not been obtainable. There is nothing to show that complaints having merit are not revised by the Board and dealt with on their merits.

At various dates subsequent to the 21st of May, further communications were received from the Dominion Secretary of the G.W.V.A., as well as a lengthy letter from Mr. C. M. Browning, of Edmonton, relative to the general situation in connection with the Soldier Settlement Act. These letters were as well referred to the Sub-Committee before mentioned, whose report thereon will be found in the printed proceedings of your Committee.

The main operations under the Act appear to have been beneficial to the extent of the settlement on land of a very considerable number of men to the full extent of the money appropriations set apart for the purpose by Parliament; these operations are still going on, and no further important changes appear to the Committee advisable at the present time in the general policy or scope of the Act as already amended at the present session of Parliament.

It would appear that the basic safeguards provided to the huge outlays under the Act and the necessity that every dollar of this expenditure must be supervised by the Board, must result in many unqualified men failing to qualify for settlement and many applications for unsuitable land being refused, and that a certain amount of complaint must normally arise.

After reviewing the letters of complaints submitted by the Secretary-Treasurer of the G.W.V.A. and taking into account the magnitude of the Board's operations, the great pressure of work during last year's business, the Committee cannot but feel that the complaints which the Veterans' organizations have been receiving from individuals and which are illustrated by the typical cases placed before the Committee are cases of individual complaint which must necessarily arise from the settlement of from fifteen to twenty thousand men and a total expenditure of over forty million dollars in loans, where certain individuals cannot necessarily receive all they demand and where delays must unavoidably occur in certain cases because of the character and volume of business transacted. In the actions of the Board as viewed in the light of the individual complaints mentioned, the Committee feel that there is nothing to show executive inefficiency.

#### XIX.—SPECIAL PLANS FOR LAND SETTLEMENT.

Mr. H. M. Mowat, M.P., and Mr. Noulan Cauchon addressed your Committee upon the respective plans which were placed by them before the Committee of last year.

Your Committee is of the opinion it would be unwise under existing conditions to enter further into these plans until, as stated earlier in this Report, further evidence is obtained with regard to somewhat similar schemes which have been initiated in Great Britain and elsewhere, for the benefit of returned men.

#### XX.—CIVIL SERVICE COMMISSION.

There was submitted to your Committee by the Great War Veterans' Association a series of resolutions relating to the Civil Service Commission. Certain of these indicated that returned men had some doubt as to whether their claims were receiving proper attention. The Secretary of the Commission appeared before the Committee and his examination made it clear that not only were the provisions of the law in favour of returned men being carried out to the letter but that the Commission worked

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in close co-operation with the recognized Veterans Associations. In evidence of this he pointed out that the permanent staff of Examiners in the offices of the Commission to whom is allotted the duty of setting and examining the papers in general examinations were almost without exception returned men. In the case of appointments where the services of a special Board of Examiners were required, an accredited representative of the returned men was invited to act on such board.

Other resolutions urged the permanent appointment of returned men after six months satisfactory service in a temporary capacity. The total number of employees in the Civil Service of Canada is approximately 60,000 and of these 25,456 are ex-members of the forces. As however, only 7,609 hold permanent positions, there are over 17,000 employed in a temporary capacity.

Your Committee was advised by the Secretary that the Commission had prepared and were about to submit to the Governor in Council regulations dealing with the permanent appointment of employees now holding temporary positions. In his opinion, these regulations which are of an important and far-reaching character will fully safeguard the interests of the returned soldiers.

In the opinion of your Committee it is reasonable that returned men, who secure temporary positions in the Public Service before the adoption of the Civil Service Amendment Act of 1919, and have given efficient service therein should be confirmed if their record and rating are satisfactory to the Department and the Commission, and the needs of the Service justify such continuance of permanent employment.

It would, however, be unreasonable to demand the permanent appointment of any temporary employee, returned man or otherwise, if the requirements of the Service did not call for his retention and consequently the question of making returned men permanent must depend first and foremost on the requirements of the Service.

With regard to the following suggestions on sick-leave and pay for disabled returned men in the Civil Service your Committee make the recommendations set out below:

*Suggestions.*—1. That ex-members of the Canadian Expeditionary Force, etc., whilst holding appointments in the Civil Service who have recurrence of disability incurred on active service be given sixty days' leave, if necessary, pending their recovery and that their salary be continued for sixty days, should it amount to more than they would receive from the Department of Soldiers' Civil Re-establishment, but that only one salary be drawn. Otherwise that ex-members of the Canadian Expeditionary Force, etc., have their positions retained for them and that they draw pay and allowances at the rate provided by the S.C.R. so long as they may be on leave of absence.

2. That ex-members of the Forces who are employed by the Civil Service and who are undergoing treatment for war disability should be continued on pay by the Department in which they are employed, during the continuance of such treatment.

*Recommendation.*—That whereas the regulations of the Civil Service provide for certain leave of absence for sickness with full pay and whereas the Department of Soldiers' Civil Re-establishment is authorized to issue pay and allowances to men undergoing treatment for a war disability, any ex-members of the Forces employed in the Civil Service who require further treatment by the Department of Soldiers' Civil Re-establishment be given pay and allowances by that Department, in lieu of salary of the Department in which they are employed, after the expiration of the period of leave with full pay to which they are entitled under the Civil Service regulations.

As to the following suggestions, viz.:—

1. That an ex-member of the Canadian Expeditionary Force, etc., if competent, and who left his position to go on active service, shall be allowed to occupy his former position and shall be entitled to receive all increases and privileges which would have accrued to him had he not gone on active service.



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2. That the Civil Service Commission be instructed to release from the Service all married women employed by the Government, whose husbands are in receipt of adequate remuneration, and whose positions could be filled satisfactorily by ex-members of the Canadian Expeditionary Force.

Your Committee recommends that the Government should take into consideration the advisability of amending the Civil Service Act and the regulations thereunder so as to give practical effect to these suggestions.

#### XXI.—LAST POST FUND.

The plan of the Last Post Fund, which desires the burial, at the public expense, of all indigent ex-soldiers, and which aims eventually at the establishment of national soldier cemeteries throughout Canada, was brought forcibly before the Committee in a series of communications from the President and Vice-President of the Fund.

As stated earlier in this report, your Committee has recommended payment of the medical and funeral expenses of a disabled man who dies without means. Beyond this point your Committee does not feel able to go.

Your Committee begs to submit herewith, for the information of the House, a copy of its proceedings and the evidence taken by it and also certain papers and records submitted to the Committee, but not contained in its proceedings.

All which is respectfully submitted.

H. CRONYN,  
*Chairman.*

NOTE.—For consideration of the Third Report by the House *see* Unrevised "Hansard" No. 78 at pages 4037-4072.

SATURDAY, June 19, 1920.

On motion of Mr. Nesbitt, for Mr. Cronyn, it was ordered,—That the orders of reference, reports, proceedings and evidence taken by the Special Committee on Pensions and Re-establishment, together with a suitable index to be prepared by the Clerk of the Committee, be printed as an appendix to the Journals of the present session, and that 200 copies in English and 50 copies in French be printed and sent to the Clerk of the Committee for distribution as instructed; also, that 1,000 copies in English and 200 copies in French of the Third and Final report of the said Committee be printed forthwith for distribution in a similar manner by the Clerk of the Committee, and that Rule 74 be suspended in reference thereto.

#### MINUTES OF PROCEEDINGS.

(1)

COMMITTEE ROOM

HOUSE OF COMMONS,

THURSDAY, April 8, 1920.

The Committee met for organization, at 11 a.m.

Mr. Nesbitt moved, Mr. Brien seconding, that Mr. Cronyn be elected Chairman of the Committee,—Motion carried.

Mr. Brien moved, Mr. Turgeon seconding, that Mr. Nesbitt be elected Vice-Chairman,—Motion carried.

The Vice-Chairman, owing to the unavoidable absence of the Chairman, then took the Chair and proposed that Mr. Cloutier act as Secretary of the Committee,—which was agreed to.



## APPENDIX No. 4

The Committee then proceeded to consider the two resolutions relating to the appointment of the Committee and the questions referred to it by the House, as set forth at pages 82 and 96 of the Votes and Proceedings, and upon motion of Mr. MacNutt, seconded by Mr. Turgeon, it was resolved that the Committee take up the pension question before proceeding to the question of re-establishment.

The Secretary was instructed to request the Board of Pension Commissioners to prepare for the next meeting of the Committee a written statement respecting amendments to the existing pension law which the said Board might have in mind to suggest to the Committee; also, that Mr. C. G. MacNeil, Dominion Secretary of the Great War Veterans Association be advised that the Committee will receive and consider a written statement containing the views of the said association in respect to the existing pension law and amendments thereto which they might desire to submit for consideration.

Mr. Lang moved, seconded by Mr. McGibbon that the Committee obtain leave to print its proceedings and evidence from day to day for the use of the Committee; also, that the quorum of the Committee be reduced to nine members,—which was agreed to.

Mr. Brien and other honourable members, owing to the frequent and long sittings of the Committee, urged upon the necessity of providing additional easy chairs and the Secretary was accordingly instructed to see the proper authorities in the matter.

The Committee then adjourned until Tuesday, 13th April, at 11 a.m.

V. CLOUTIER,  
*Secretary.*

H. CRONYN,  
*Chairman.*

## MINUTES OF PROCEEDINGS

(2)

COMMITTEE ROOM 436,

WEDNESDAY, June 16, 1920.

1. The Committee met at three o'clock, the Chairman, Mr. Cronyn, presiding.
2. *Other Members present:* Messieurs Arthurs, Béland, Bolton, Brien, Caldwell, Chisholm, Clark, Cooper, Copp, Edwards, Green, Lang, MacNutt, McCurdy, McGregor, Peck, and Sutherland,—18.
3. The Committee at once resolved itself into executive session to consider its revised report relating to pensions. After consideration thereof Mr. Nesbitt moved, Mr. Edwards seconding, that the report be adopted as amended. Motion unanimously carried.
4. The Committee then proceeded to the further consideration of the revised amendments to the Pension Act, and after consideration thereof Mr. Green moved, Mr. Nesbitt seconding, that the said amendments as read be adopted. Motion carried.
5. The Committee also considered the Schedules to the Act, and the Committee proceeded accordingly until 6 o'clock, when it adjourned.

H. CRONYN,  
*Chairman.*

V. CLOUTIER,  
*Secretary.*

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## MINUTES OF PROCEEDINGS

(3)

COMMITTEE ROOM 436,

THURSDAY, June 17, 1920.

1. The Committee met at three o'clock, the Chairman, Mr. Cronyn, presiding.
2. *Other Members present:* Messieurs Bolton, Brien, Caldwell, Clark, Copp, Lang, McCurdy, McGregor, Nesbitt, Pardee, Ross, Savard, Sutherland, Turgeon, and White—16.
3. The minutes of the proceedings of last day's sessions were read and confirmed.
4. Mr. Nesbitt for the sub-committee on the further investigation of individual cases presented its Tenth Report, and after consideration thereof it was moved by Mr. Nesbitt, seconded by Mr. Brien, that said report be received and extended on the records. Motion carried.
5. The Committee resumed the further consideration of the report of the sub-committee on Problem Cases in conjunction with that section of the main report of the Committee relating to such cases, when upon motion of Mr. Brien, it was ordered that said report of the sub-committee be extended on the records.
6. The Committee then proceeded to consider the remaining sections of its main report and after consideration thereof, it was moved by Mr. Nesbitt, seconded by Mr. Caldwell, that part 2 of said report as read by the Chairman be adopted. Motion unanimously carried.
7. Mr. Nesbitt moved, Mr. Brien seconding, that the Insurance Bill, as submitted, be adopted. Motion carried.
8. Mr. McGregor moved, Mr. Lang seconding, that the Chairman and the Secretary be instructed to prepare a copy of the Third Report of the Committee as finally adopted, and that it be presented to the House together with a copy of the Amendments to the Pension Act as finally adopted by the Committee, to be appended thereto. Motion carried.
9. Mr. Nesbitt moved, Mr. Brien seconding, that the Committee recommends for printing as an appendix to the Journals, the orders of reference, its reports, proceedings and the evidence taken by the Committee, together with a suitable index to be prepared by the Secretary; also that two hundred copies in English and fifty in French be printed and sent to the secretary for distribution, as instructed; also that one thousand copies in English and two hundred in French of its Third and Final Report be printed forthwith for distribution, in a similar manner, by the secretary, and that rule 74 be suspended in reference thereto. Motion carried.
10. Mr. Caldwell then moved the following resolution, which had been deferred upon the request of the Vice-Chairman prior to adjournment of last meeting, and of which Mr. Cooper was a seconder: That the members of the Special Committee on Pensions and Re-establishment, put on record our appreciation of the very efficient, painstaking and impartial manner in which the Chairman, Mr. Hume Cronyn, has presided over the deliberations of this Committee. Motion carried, all members standing.

H. CRONYN,  
*Chairman.*

V. CLOUTIER,  
*Secretary.*

## APPENDIX No. 4

## LIST OF WITNESSES EXAMINED FOR EVIDENCE.

(See Index for subject and page of matter considered in the course of the evidence given by each witness hereunder set forth).

- Ahern, A. G., Secretary of Pension Board for Canada.  
 Anderson, John, Hamilton, delegated by Veterans of France Association.  
 Arnold, W. C., Assistant Director Medical Service, D.S.C.R.  
 Arthurs, C. G., Chief Inspector, D.S.C.R.—*Re* issue of clothing.  
 Ashton, E. G., Commissioner, Soldier Settlement Board.  
 Black, W. J., Chairman, Soldier Settlement Board—*Re* soldiers' settlement on land.  
 Blake, M. P., M.R.—*Re* Dr. Inglis' professional ability.  
 Blue, Charles S., Committee Reporter—*Re* certain statements made in the course of evidence given by Witness Bonnor.  
 Bonnor, C. H., Vancouver—*Re* Canadian Patriotic Fund assistance.  
 Bradshaw, Thomas, Toronto—*Re* scheme of life insurance for returned men.  
 Burgees, W. A., Assistant Medical Director of Pension Board for Canada.  
 Cauchon, Noulau, Consulting Engineer—*Re* settlement of returned men on reclaimed lands near centres of population.  
 Coulthard, R. W., Toronto—*Re* amputation cases and artificial limbs.  
 Cowie, J. J., Statistical Officer, Department of Marine and Fisheries—*Re* motor boats, steam trawlers and drifters.  
 Cummins, Mrs. M. F., widowed mother—*Re* inadequate pension.  
 Davis, E. G., Director Medical Service, D.S.C.R.  
 Dobbs, W. S.—*Re* functional training in amputation cases.  
 Duff, M.P., Wm.—*Re* inshore, offshore and deep-sea fishing activities off the coast of Nova Scotia.—*Re*-establishment.  
 Elliott, M.D., J. H.—*Re* tuberculosis and other respiratory diseases.  
 Finlayson, G. D., Superintendent of Insurance—*Re* scheme of insurance for returned men.  
 Flexman, E., Director of Vocational Training.  
 Foran, Wm., Secretary, Civil Service Commission—*Re* appointments of returned men to the public service.  
 Found, W. E., Superintendent of Fisheries—*Re* assistance to returned men for fishing operations.  
 Garwood, Charles, a disabled pensioner—*Re* grievance.  
 Hart, W. M., Board of Consultants, D.S.C.R.—*Re* tuberculosis and sanatoria.  
 Inglis, Maxwell S., X-ray specialist—*Re* re-establishment.  
 LeMesurier, A. B.—*Re* artificial limbs.  
 Loggie, M.P., W. S.—*Re* fishing activities off the coast of New Brunswick and re-establishment possibilities of returned men.  
 Maber, Samuel, Commissioner, Soldier Settlement Board.  
 MacDonell, Miss O. M. B., Investigator for Pension Board at Toronto.  
 MacNeil, C. Grant, Dominion Secretary of the Great War Veterans' Association.  
 Margeson, J. W., Commissioner, Pension Board for Canada.  
 McGuigan, J. M., delegate of Toronto Amputation Association, personal disability.  
 Mowat, M.P., H. M.—*Re* model settlements for returned men.  
 Morris, Philip H., Executive Secretary, Canadian Patriotic Fund.  
 Mulloy, L. N. R.—*Re* pensions to disabled veterans of South African war.  
 Murrell, R. C., delegate of Toronto Amputation Association.  
 Newman, H. C., delegate of Ottawa Branch of Vocational Students.  
 Nicol, W., delegate of Kingston Vocational Students.  
 Nightingale, E. G., delegate of American Volunteers of the Canadian Expeditionary Forces—*Re* pensions, Vocational Students.

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- Odum, Victor, re-establishment of returned men in fishing activities of British Columbia.
- Parkinson, N. F., Deputy Minister, D.S.C.R.
- Parfitt, C. D., Board of Consultants, D.S.C.R.—*Re* tuberculosis
- Patterson, S. V., Officer Paying Imperial Pensions, Pension Board for Canada.
- Peck, V.C., M.P., C. W.—*Re* salmon, halibut and other fishing activities in British Columbia—Re-establishment.
- Pyper, J. R., Ste. Agathe Sanatorium—*Re* pensions and treatment of tuberculous returned men.
- Rawlinson, J. H., blind returned soldier.
- Reid, Miss Helen R. Y.—*Re* Patriotic Fund assistance to Montreal dependents of soldiers and other activities.
- Richardson, Mrs. Elizabeth, soldier's widow with four children—inadequate pension.
- Simmonds, L. G., Fort Qu'Appelle Sanatorium—*Re* pensions and treatment of tuberculous returned men.
- Stalford, S., re-establishment of vocationally trained men.
- Starr, C. L. H.—*Re* orthopaedic appliances.
- Stevens, M.P., H. H.—*Re* administration of pensions—grievances.
- Thompson, John, Chairman, Board of Pension Commissioners for Canada.
- Wace, C. (F.R.C.S.), Vancouver—*Re* orthopaedic and surgical appliances—tuberculosis—re-establishment.
- Willing, H. B., Dominion Secretary, Imperial Veterans' Association.



## PROCEEDINGS AND MINUTES OF EVIDENCE

COMMITTEE ROOM 435,

HOUSE OF COMMONS,

TUESDAY, April 13, 1920.

The Special Committee on Pensions and Civil Re-establishment of soldiers met at 11 a.m., the Chairman, Mr. Hume Cronyn, presiding.

*Other Members present:*—Messieurs Béland, Bolton, Brien, Caldwell, Clark, Cooper, Copp, Devlin, Green, Lang, MacNutt, McGibbon, McGregor, Morphy, Nesbitt, Peck, Pardee, Power, Redman, Ross, Savard, Turgeon and Tweedie,—24.

The CHAIRMAN: I want to thank the Committee for the honour it has done me in selecting me as their Chairman. I regret that I was not a member of the Re-establishment Committee last year, and must ask those who were members to give me all the assistance they can when the question of re-establishment comes up. I have endeavoured to read the evidence: I have not got through it, as it is a big book, and I have the disadvantage of not having heard the witnesses and learned just what recommendations you submitted, but fortunately we have, as Vice-Chairman, Mr. Nesbitt, who was very regular in his attendance last year, and I hope he will keep me right.

Mr. PARDEE: How does the reference read?

The CHAIRMAN: The reference reads as follows:—

“That the Committee be authorized to continue the inquiries instituted by the Committee on Re-establishment last session into such matters as may call for further investigation.”

That is as far as re-establishment is concerned. As far as the question of pensions is concerned the Committee is instructed:

“To consider the question of continuing the war bonus now being paid to pensioners under the existing pension law, and any amendments to the law which may be proposed or may be considered necessary by the Committee, and to report the result to the House.”

There is a large volume of correspondence in the hands of the Secretary and, I presume, it would be advisable for the Committee to first go over that correspondence in order to become familiar with its contents.

Mr. NESBITT: There are a lot of communications here dealing with the various questions that will come before the Committee. We have recommendations from the Pension Board and also the recommendations of the Great War Veterans' Association. We will have a great many applications, no doubt, from persons who desire to be heard before the Committee. The correspondence is very large indeed and refers to clauses of the Pension Bill and to other matters that have been referred to us in connection with re-establishment. I would suggest that the Committee get together around the Table and go over this correspondence and recommendations and see just what evidence we are going to call, and on what questions we are going to call the evidence so that we will start out in a regular way and get the whole thing thrashed out as soon as possible. There will, no doubt, be a great deal of evidence tendered that will not enlighten us on any of the subjects that we have to consider, so I think we should first thrash out the subjects upon which we desire to obtain evidence and then instruct

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the Secretary as to what witnesses we will call before us. If we do that we will, I think, shorten the work of the Committee and systematize it and we will know right from the start just what we are going to do or try to do. I would suggest, therefore, Mr. Chairman, that we get around the table here and take this correspondence, upon some of which we will want to call evidence, and some of which we will not want to consider. We have a great many applications to appear before this Committee and the Secretary should ascertain from each applicant just what information he has for us and to what subject it refers, because all of us who have sat on the Pension Committee and on the Soldiers' Civil Re-establishment Committee know that a great deal of evidence was given to the Committee, and expense incurred in connection therewith, that did not enlighten us very much on the question before us.

Mr. PARDEE: I move that the members of this Committee meet by themselves this morning to discuss the matters referred to by Mr. Nesbitt and to decide what evidence we will call, and the course of procedure we will adopt.

Mr. NESBITT: I will second the motion.

Mr. PARDEE: If it is true that there is a gentleman from the States who desires to be heard and who is going away we might take that into consideration.

The CHAIRMAN: There is Mr. Nightingale here from Chicago, who desires to be heard. His letter is before us, and that is one of the matters with which we will have to deal. I do not suppose our discussion will last any great length of time, and we may be able to re-assemble as a public meeting and proceed, if we determine to hear Mr. Nightingale.

Motion carried and the Committee went into private session.

COMMITTEE ROOM 435,

HOUSE OF COMMONS,

WEDNESDAY, April 14, 1920.

The Special Committee on Pensions and Soldiers Civil Re-establishment met at 10 o'clock, Mr. E. W. Nesbitt, acting chairman, presiding.

*Other members present:*—Messieurs Arthurs, Béland, Brien, Caldwell, Clark, Cooper, Cronyn, Edwards, Green, MacNutt, McGibbon, McLean, Morphy, Peck, Power, Redman, Savard, Sutherland and Turgeon,—20.

The ACTING CHAIRMAN: The chairman did not discover until after the meeting adjourned yesterday that he had an engagement this morning which he had to keep and asked me to take his place. The meeting adjourned yesterday for the purpose of giving Mr. Nightingale, who has his proposition in writing, an opportunity of being here this morning because he was here. He has come from a distance and wanted to get away to-day. If it is your wish we will now hear Mr. Nightingale.

#### EVIDENCE.

Mr. E. G. NIGHTINGALE, Chicago, called and sworn, said: Honourable members of Dominion Parliament, I am here from a distance and do not wish unnecessarily to take up the time of the Committee, but there are three questions that I wish to bring before you on behalf of the American volunteers in the Canadian Expeditionary Force. These gentlemen, as you know, enlisted through the Canada Recruiting Mission and, in justice to myself, I must tell you I am a Canadian. I was protesting against coming here representing the American boys as I am a Canadian, but they thought that an American would not be very kindly received here after they had become fully acquainted with the conduct of a certain Harry J. Flynn, with whom they did not

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want to be associated and they were a little afraid their representative might fall in with him and they did not at all agree with Mr. Flynn's tactics, they do not want any trouble; they desire to come here presenting views that are within the bounds of reason. At the present time in the United States the cost of living is approximately 20, 25 and 30 per cent higher than in Canada. The cost of living there is abnormally high at the present time. You can't get a plate of pork and beans for less than 50 cents. Our disabled and pensioned men have lost down to 18 cents on the dollar on their pension by reason of the rate of exchange, and we have had the most appalling distress during the late winter and early spring. We feel it very much and especially has that been the case with the widows and children of pensioners. Our association has been constantly called on to assist them in their straits. This was done by means of collections which were taken up, and that money of course came from the pockets of the men. I have a request that pensions be increased generally, and I am instructed to request that the increase shall be at the rate of \$1 per one per cent of the disability.

The ACTING CHAIRMAN: That is your suggestion?

Mr. NIGHTINGALE: Yes, sir, that is our first suggestion.

The ACTING CHAIRMAN: Do you ask an increase of \$1 or that the pension be increased to \$1 per one per cent of disability.

Mr. NIGHTINGALE: That it be increased to \$1 for each per cent of disability.

Mr. COOPER: Might I ask where you come from and what organization you represent? Does it cover the United States or is it just from Chicago or New York? Where is the headquarters of your organization?

Mr. NIGHTINGALE: I have all the information with reference to our organization here but did not wish to take up the time of the Committee with it. We have approximately seventeen posts in this organization of the American Volunteers of the Canadian Expeditionary Forces, and we are affiliated with the B. W. V. of the U.S.A. and the G. W. V. A. of Canada. Our headquarters are at Chicago, Ill. We have a membership of twenty thousand and three other associations in existence, the Maple Leaf Club and the Canadian War Veterans' Association.

In regard to the total disability pension, our suggestion is that the allowance for attendance in the case of total disability be \$500 per year to compensate the attendant when such attendant is necessary.

We also consider that the inequality of pensions should be reconsidered and abolished. We contend that regardless of rank our bodies are all of the same value.

The ACTING CHAIRMAN: That is the difference between the officers and men?

Mr. NIGHTINGALE: Yes. Now, in regard to medical treatment of our men, American volunteers of Canadian Expeditionary Forces by an arrangement with the American Government receive medical assistance in United States hospitals and pay and allowances while receiving the same. We have no trouble whatever in getting that treatment in the hospital. Immediately upon making his case known, any of our men are put in the hospital. There is no delay, but the trouble is that although they are taken into the hospital they lie there for four or six months before any pay and allowances come. The result is that there is poverty and distress in the families of these men. I have investigated the cases of many of them and I can give you details of them showing the distress caused by this delay. I have before me the case of Mr. Snyder, who has a wife and two children. I was called upon to go down to their home and found them living in abject misery and poverty. This man had undergone a very serious operation and was right up against it.

The ACTING CHAIRMAN: Will you give me his name and address?

Mr. NIGHTINGALE: I did not come here to give a detailed statement of the various cases, but I have cited his case as an instance.



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The ACTING CHAIRMAN: If you will give the name and address we will have the case investigated.

Mr. NIGHTINGALE: I can give you his address later. He is a member of our association. I would respectfully urge that more prompt action be taken when a man is admitted to the hospital. There is no reason why a man should lie in a hospital for six or seven months before his pay reaches him. Then with respect to men undergoing vocational training it is pretty nearly impossible for a man to live on \$60 a month. I have investigated the case of J. Masson Murphy who is taking training there and he is living in one of the cheapest and I might say indecent parts of the city, not of his own free will and accord, but because it is cheap and our association is assisting him as a result of his inability to live on the allowance made him. I respectfully urge that the rate of pay and allowance for students be raised to the American scale, as that has been raised from \$100 to \$120 a month. There is another question. These American veterans feel that they should take their vocational training in the United States. They have been requested to come to Canada. Some have been away for years, and are living near the colleges and institutions of the United States. They feel they have been away long enough, and they would like you to reconsider their cases so that they could take up their training in their own country. Canadians are proud of Canadian institutions, and they are proud of their institutions. And there they have raised the rates. I was born and raised under the British flag, and I am proud of it. These are the questions I wish to bring before you—the vocational training, medical treatment, and a general increase in pensions. I am practically through now, but I want to impress upon you the fact that we have not in our ranks what are known as bums. We do not have men coming and saying they do not want to work; but they come and say they cannot get their full pensions because of the loss on exchange, and that they cannot find satisfactory employment, compatible with their disabilities. The other day, on a street car, I saw a young lad with an empty sleeve get on with a lot of magazines under his arm. I said: "What is this; what are you doing?" I have orders to look into such cases. He said: "My pension is delayed, and I am not getting enough anyway. I have lost this arm, and I cannot make enough to keep me." You must remember that Chicago is the third largest German city in the world. When the veterans go about with their decorations they are told by the Germans and Austrians—I won't call them Americans—that their war record does not amount to a damn. Excuse that language, but that is what they are told. These veterans are the victims of what I call organized commercialism. Now, something can be done. You must agree with me that our suggestions are all within the bounds of reason. We are not asking for \$800,000,000, or for something that you cannot give. But we know it is within your power to increase those pensions, to take up the matter of vocational training and see that those boys do not lie in the hospitals for months without pay and allowance. On behalf of the association which I represent, I thank you for your interest and for the polite hearing you have given me this morning. The words I have spoken are from the heart of a veteran. I am sincere in what I say. I did not come to make a detailed statement, because I did not think you wanted detail. You want a general statement which might help you to meet our suggestions and to come to some agreement whereby the veterans in the United States can be properly re-established. Over there, there seems to be a misconception of the land scheme. It is pretty hard for the average Canadian who is connected with the American organization to convince those men that the land scheme of Canada is a land colonization scheme in general. We cannot get it into their heads. They are under the impression that the veterans receive an allotment of land, and while they do not want to come over here to take that land, they cannot get anything from the American Government. The American Government does not recognize them at all. When they go and ask for assistance they are told, "My dear man, you served with a foreign army." We are supposed to be

[Mr. Nightingale].



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foreigners, and so we do not get any help from the American Government at all, and these men look with envious eyes to Ottawa in the hope that here they will make things more comfortable for them. As a veteran of the great war, I do not intend to enlarge upon the war. I was one of the first in it and what I learned then I now try to put into effect.

The ACTING CHAIRMAN: Have the members any questions to ask of Mr. Nightingale?

Mr. BRIEN: Is it the rule or the exception that patients have to lie for five or six months in the hospital before they got any pay or allowance?

WITNESS: The law reads that way. The American authorities will take up a case with the Canadian authorities providing the patient is in hospital suffering from injuries or wounds received on service; but when we go to the Red Cross or to the Bureau of Foreign Insurance and ask why the delay and tell them of the poverty of the family, they say something is the matter at Ottawa. They blame it on this end.

*By Mr. Brien:*

Q. Is it five or six months in every case?—A. No, sir. The cases I have mentioned were every time a case of a man with a family.

Q. Do you know why the delay occurs?—A. I cannot tell you; they tell me it is at Ottawa.

Q. What is the cause of it?—A. I do not understand it. I investigated Snyder's case personally, and we have every detail of his case from his regimental number to the number of socks he had.

Q. They threw the blame on Ottawa?—A. They throw the blame on Ottawa. Since I have been here I have taken up this question and I am pretty reliably informed that the fault is with the Bureau of Insurance in Washington. If such is the case, we shall take it up there.

*By Mr. Cooper:*

Q. Have you seen Snyder's file in the head office here?—A. No.

Q. I would suggest that you see it so as to get your own idea of where the correspondence started, where the delay was, whether at our end or at the other?—A. I do believe that there is a little bit of negligence on the other side.

*By Mr. Peck:*

Q. Is there any representative of the Pensions Board in Chicago?—A. Not that I know of.

Q. How many veterans are there in Chicago?—A. Approximately 8,000.

Q. Do you think that an official stationed there would be advisable?—A. I certainly do. When these men get into trouble they usually go to the British consul. He is a very, very fine gentleman; he is very amiable and friendly towards us. But he cannot handle these cases; he is so flooded with work. He sends them to our association. I happen to be in a profession that gives me a little spare time, and I take up those cases. We had what is called Veterans' Relief, and the boys are able to go there, but only in extraordinarily urgent cases are they able to get five or ten dollars from that bureau.

Q. How many pensioners are there in Chicago?—A. I cannot tell you.

Q. The question of whether there should be an office there would depend upon the number of pensioners. I thought you said there were 8,000?—A. Not, 8,000 pensioners, 8,000 C.E.F. men.

Mr. CLARK: There is an office in connection with pensions in Chicago.

WITNESS: There is a medical man; Banks and Murphy are the two medical men.

Mr. AHERN: I may say that there are 3,265 pensioners in the whole of the United States.

[Mr. Nightingale].

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*By the Acting Chairman:*

Q. You say that these men come to you and complain?—A. Yes, sir.

Q. Why not write direct to the office here in Ottawa? For instance, if they wrote to the S.C.R., which has charge of vocational training, Mr. Parkinson would, I am sure, give them immediate attention.—A. I had a very interesting conversation with Mr. Parkinson along that line. He thinks a general request from a body in regard to vocational training would receive attention. The case I have mentioned shows that it is impossible for the men to live decently on the allowance, and there is no other avenue which they can take advantage of.

The ACTING CHAIRMAN: If you could give the names and addresses of the men you know of, we as a committee would examine their cases, and see where the fault lies. We would then be in a position to correct any faults, or to recommend correction of any faults that have arisen or that might arise. When you make a general statement that someone in the United States had suffered because he had not been properly attended to, we cannot very well get after that; it is too distant and hard to get at. But if you would leave with the Committee the names and addresses of the men from whom you have received complaints we could investigate them, and I am quite sure that we would be able to overcome any difficulties that have arisen. You would be helping these men very materially if you did that; but if you confine yourself to a general statement, we have not the means of getting at them, and it would be impossible for us to benefit these men very much.

*By Mr. Edwards:*

Q. The gentleman from the Pension Board stated very definitely that there were 3,265 pensioners in the United States. Does he mean by that soldiers, or soldiers and dependents?

Mr. AHERN: Soldiers and dependents.

Mr. EDWARDS: Have you any information as to where these are located? For instance are there a considerable number in New York, Chicago and certain other centres? Would there be a considerable number in a centre where the appointment of one official would make it convenient for the pensioners?

Mr. AHERN: I have not the figures, but I could get them for you.

Mr. COOPER: The Pensions Board surely have these figures here.

*By Mr. Redman:*

Q. Is there any representative at Washington of the S.C.R.?—A. Not so far as we know. Our men have been trying to deal directly with Ottawa on the questions of pensions and vocational training. The British Consul there cannot do anything for us; he is too busy with other work. We have no representatives in Washington, so far as I know. The British Consul in Washington informed us some months ago that if we wished to claim the same treatment as the Imperial men, he would take charge of it, but that he could not interfere with or take action upon matters pertaining to Canadian veterans.

Mr. PECK: I would suggest that the Committee consider whether in great centres like Chicago, New York and Boston, where there is a great number of Canadians, a representative of the Dominion Government should be appointed to consider such questions of re-establishment and give advice to these men on land settlement. I just throw out this suggestion to the Committee, as I think it is worthy of consideration.

The CHAIRMAN: We have a note of that.

WITNESS: In regard to the question asked as to the location of the men, I think I can answer it to a certain degree. I believe that the majority of our pensioners [Mr. Nightingale].

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reside in such centres as San Francisco, Chicago, and New York. I did not find many in the Southern States, and I think I have covered every State. In the Central and Southern States there are not very many; the bulk seem to be in the Eastern centres and West. With a representative in Chicago I think we could do something.

Mr. AHERN: The Pensions Board use the organization of the American Red Cross. They have 20,000 students throughout the States who have made arrangements to look after pensioners who want any information regarding their pensions, and they take the cases up with Ottawa.

The CHAIRMAN: Are the pensioners so advised?

Mr. AHERN: Yes, I understand so.

*By Mr. Brien:*

Q. Is it a common practice to charge 15 or 20 per cent discount on exchange on these cheques?—A. Yes, sir. Up till recently, the cheques were issued on the Bank of Montreal in New York, and a letter was sent to the effect that they could not carry on giving par value very much longer. One week there, it was down 16 or 17 cents, and a widow with one child came in and kicked up an awful row because she had a cheque and was going to lose so much money on it. This lady is trying to work at night and in the day time in order to make a living. Her husband was killed at Vimy.

Q. Do they treat their own soldiers in the same way?—A. They get the American currency.

Q. But in a general way, do they give the soldiers the same consideration over there as ours get?—A. They do to a certain degree.

Q. Are they not inclined to give Canadian soldiers every consideration?—A. They do not recognize our boys in any way. When we go to them they say that we are foreigners. The Hearst papers are our greatest enemy.

*By Mr. Morphy:*

Q. Can you give us a list of the main Hearst papers?—A. The Chicago *Herald* and *Examiner* is one. That is our greatest enemy there. When they see one of our disabled men on the street, they go to the office and write up a column with big headings about the negligence of the British authorities turning their pensioners aside. They make a big display about it.

Q. Give us a list of these papers?—A. I can tell you quite a lot about them.

Q. Can you give us a list so that it can be put on file?—A. I can get you a list of the worst and most rabid.

*By Hon. Mr. Bédard:*

Q. Are all the cheques made on the Bank of Montreal in New York?—A. They were, up to a couple of months ago; but at present I think they are made out to the Bank of Montreal, Chicago.

*By Mr. Cooper:*

Q. Up to a certain time, the pension cheques were paid at par?—A. Yes, sir.

Q. Up to what date?—A. I think it was up to February. The gratuity cheques suffered rebate; the pension cheques were at par, but suddenly they went down 17 and 18 cents. There was quite a lot of kicking.

Mr. AHERN: It is quite true that up till two or three months ago the pension cheques were made payable at par at the Bank of Montreal in New York. Thereupon it was declared illegal and we were not allowed to do it. The great stumbling block is the legality of it. Canada has agreed to pay so many dollars and so many cents in Canadian currency irrespective of where the pensioner lives. We are paying pensions in twenty-four different countries outside of Canada, and we cannot take the exchange into consideration in all these countries.

[Mr. Nightingale].



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By Mr. REDMAN: You mean you have not the power?—A. We have not the power.

*By Mr. McGibbon:*

Q. Do you not do that now, so far as the British exchange is concerned?

Mr. AHERN: No, the British pensioners get the advantage of the exchange.

The ACTING CHAIRMAN: It works the other way in England.

Mr. MCGIBBON: I was informed by the Minister of Militia that the cheques paid to the boys who were in the Imperial army, that is British cheques, are paid at par by the Canadian Government.

Mr. REDMAN: It appears that there is an Order in Council that any government cheques payable in foreign countries will be paid in currency.

Mr. MCGIBBON: I was informed by the Minister of Militia that what I stated was correct, that the Canadian Government does pay the discount on Imperial cheques.

The ACTING CHAIRMAN: That is on Imperial cheques here. That was recommended by our Committee last year. There were great complaints by Imperial soldiers here that they were paying a large discount on their British cheques, and we recommended last year to the House of Commons that the British cheques were to be paid at par.

An HON. MEMBER: Why not carry the principle further and pay them all at par?

The CHAIRMAN: It is for us to consider that.

Mr. CALDWELL: If there was an Act passed making these pensions payable at par, has the department any information as to how it would affect the finances of the country? We would have the advantage of the exchange in England.

The CHAIRMAN: We would have to increase our staff in the Pensions Department about double.

Mr. E. H. SCAMMELL: May I clear up the point about the payment at par of Imperial pensions in Canada? That was arranged not through what was done by the last committee; that referred to the payment of other amounts. The pensions are payable by the Board of Imperial Pensions here, or through its office, which is now attached to the Board of Pension Commissioners, out of the monies which the post office supplies on account of money orders. Those money orders belong to the British Government. They are taken at par, and the British Government arranges for their transference at par. There is no discount one way or another. The money does not come out of Canada. It does not cost us anything, and it does not cost the British Government anything. That is how that has been arranged all through.

Mr. MORPHY: Why could not that be arranged through the United States by a bank here having an agency there?

The ACTING CHAIRMAN: It could be done if the Government would pay the difference.

An HON. MEMBER: The banks all charge a discount.

Mr. MORPHY: The banks get a great many favours from Canada at times.

The ACTING CHAIRMAN: That is a matter for the Committee.

*By Mr. Morphy:*

Q. To what Canadian bank have you to go to get your cheques cashed?—A. The Bank of Montreal.

Q. The Bank of Montreal only? Are there no other Canadian banks that have agencies in Chicago?—A. The Bank of Commerce, and the Bank of Nova Scotia. I am not sure about the Royal Bank.

Q. At all events you have three large Canadian banks in Chicago?—A. Yes.

Mr. MORPHY: I was wondering whether it was possible that the banks were getting the advantage instead of the Government.

[Mr. Nighthale].



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Mr. COOPER: The banks are getting part of it.

WITNESS: The veteran is not getting it anyway.

Mr. MCGIBBON: How many complaints have there been from American banks with regard to these matters?

Mr. AHERN: We have had three or four complaints, but not from pensioners personally.

Mr. NIGHTINGALE: In regard to the three or four societies, that is where the trouble arises in Chicago. We have the British American Society, the Canadian Club, the Sons of England, the Sons of Scotland, and various Scottish societies, and all members, and none of them members of the same lodge as myself, and people go out and talk, and that is the reason there is so much bad feeling. The societies are taking it up and writing to us, as well as writing to the Pension Commissioners, and we are getting a hammering, the same as you are.

Mr. CLARKE: The cost of living over there is higher than in Canada?

Mr. NIGHTINGALE: Yes.

Mr. CLARKE: What percentage?

Mr. NIGHTINGALE: From my experience travelling round, I would say at least 25 per cent as far as actual living and wearing apparel is concerned. You cannot get a decent suit for less than \$85 to \$90. The \$25 suits are gone. They have disappeared here too, but I notice suits here for \$45 to \$50 that are worth putting on. Car fare in Chicago is 7 cents, and on the elevated 8 cents. These things are going up in price all the time.

Hon. Mr. BÉLAND: Seven cents in Montreal. What about shoes?

Mr. NIGHTINGALE: Good shoes over there range from \$16 to \$22. Before the armistice they were about half that price.

Hon. Mr. BÉLAND: How much would you pay for the same shoe in Canada?

Mr. NIGHTINGALE: The shoe which we pay \$16 for in United States I could buy here for \$10.50.

The ACTING CHAIRMAN (Mr. Nesbitt): We ought to have this gentleman in the House, to advise our friends about going to the States.

Hon. Mr. BÉLAND: I would like to ask Mr. Ahern a question. Has the Board any representatives in the United States? If so, how many? Where are they located? And if no representatives at all, how do you come in contact with your pensioners?

Mr. AHERN: By means of the American Red Cross. They have 20,000 branches and sub-branches all through the United States, and they are very conversant with our regulations. We keep them posted. We find them very satisfactory from our point of view.

Mr. MACLEAN: Respecting the payment of pensions, you issue a cheque on the Bank of Montreal, New York. And when that cheque is given to John Smith he has to pay so much on the collecting of it. Why could you not arrange, without any increase in the staff in your office, that the Bank of Montreal should pay that cheque of John Smith's in New York at par? They would charge it up in your account, and it would come under the heading of "exchange paid to the Bank." There would be no increase in your staff, it would be done by the Bank of Montreal and the Finance Department here.

Mr. AHERN: There would be a certain increase because when that cheque came back it would have to be handled again. That is a double handling. I understand there is an Order in Council regarding paying at par, so that unless there is another Order in Council passed the Board could not do it.

The CHAIRMAN: I think that is a matter for the Committee to take up themselves and has nothing to do with Mr. Nightingale's evidence.

[Mr. Nightingale].

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Mr. REDMAN: In regard to vocational training, none of our men is vocationally trained in the States, but I thought Mr. Nightingale was speaking of some one who was trying to live on an allowance there.

The CHAIRMAN: Is anybody getting vocational training there?

Mr. NIGHTINGALE: Yes, Mr. J. Masson Murphy is taking it up.

Mr. REDMAN: Do we pay for that?

The CHAIRMAN: We pay the same allowance as we pay here in Ottawa, do we not?

Mr. BRIEN: Not for the vocational training taken over there.

Mr. NIGHTINGALE: He is getting \$60, but the American allowance has been raised from \$100 to \$120. I do not know whether they are getting vocational training in the United States, but many of them want to take it up over there and not come here at all.

Mr. COOPER: Would he be able to get it over there?

Mr. NIGHTINGALE: I do not know how Murphy managed to get it over there.

Mr. SCAMMELL: May I say a word in regard to vocational training?

The ACTING CHAIRMAN: No, we can take that up again.

Witness retired.

Mr. CRONYN: I would suggest that we ask permission to sit during sittings of the House. Another Committee has arranged to meet to-morrow at eleven, and if it suits the members of the Committee we can make a Motion in the House this afternoon to permit us to meet to-morrow afternoon. I move that we adjourn to meet to-morrow at three thirty.

Motion agreed to.

The ACTING CHAIRMAN: We will have Col. Thompson of the Board of Pension Commissioners before us to-morrow.

Committee adjourned until Thursday at three-thirty.

COMMITTEE ROOM 435,

HOUSE OF COMMONS,

THURSDAY, April 15, 1920.

The Special Committee on Pensions and Civil Re-establishment of soldiers met at 3.30 p.m., the Chairman, Mr. Hume Crony, presiding.

*Other Members present*:—Messieurs Arthurs, Brien, Clark, Cooper, Devlin, Green, Lang, MacNutt, McCurdy, McGibbon, Nesbitt, Peck, Power, Redman, Savard, and Turgeon,—17.

The CHAIRMAN: There was a comparative statement as between the pensions paid by Canada and other countries, which was asked for by a member of the Committee at the last meeting, and I believe it has been prepared. Then we have received numerous communications. A sub-committee was appointed by the Committee which sat last year, to deal with communications and report to the Committee.

Mr. NESBITT: I will move that the Chairman appoint a sub-committee to consider communications and report.

Motion agreed to.

[Mr. Nightingale].

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The CHAIRMAN: We have copies of the comparative statement showing the rates of pensions payable in Canada, New Zealand, France, Italy, etc.

Mr. NESBITT: I move that these documents be placed on record. Seconded by Mr. Brien.

Motion agreed to.

## EVIDENCE.

Colonel JOHN THOMPSON: Called, sworn, and examined:

Mr. NESBITT: I would suggest that Colonel Thompson make his statement as to the general working out of the Pension Act so far and then we can ask him questions.

WITNESS: In what respect.

Mr. NESBITT: In all respects—where there is trouble and where there is not trouble.

Mr. COOPER: We have a report from the Board of Pension Commissioners. Will Col. Thompson deal with it and elaborate on it.

The CHAIRMAN: That report deals more specifically with the Pension Act and proposed amendments thereto. It would naturally come up for consideration later on when we have the evidence before us, to see how these amendments are applicable to the Act. If the witness can start in on any line which will interest the Committee on the working of the Pension Board particularly the present position of it, we will make a start.

WITNESS: Most of the sections that we suggest amendments to, refer to definitions of various parts of the statute, and we have recommended one or two changes where we have thought it was rather working a hardship on the individuals concerned. With one or two exceptions if these amendments go through there is absolutely no increase of liability on the part of the country to any very serious extent; on the other hand it will do justice to the individual who, we understand, now needs it. Apart from that none of the recommendations affect the liability of the country, one way or the other. Most of the amendments are to sections that require explanation, but if there are any points upon which the Committee wish information or figures I have a memorandum here.

*By the Chairman:*

Q. For the present we do not wish to take up all your recommendations; we want to get the details in our mind. For instance, you can give the Committee some idea about the progress that has been made in the growth of the payment of pensions; you have those figures before you; can you carry it down to date?—A. That is the yearly liability.

Q. The yearly liability to the country?—A. Yes. For the year ending the 31st March, 1917, the expenditure was \$1,791,566.10; that has increased in 1918, to the same month, to \$7,402,253.53, and to the same month in 1919 it had increased up to \$16,589,021.29, and to March 1920 it had increased up to \$23,824,215.85.

*By Mr. Nesbitt:*

Q. That is the total for the year?—A. The total for the year.

*By Mr. Arthurs:*

Q. Is not that very much under the estimate that was made?—A. Up to the end of 1918 we estimated something like under \$30,000,000.

Q. Then your actual disbursements have been that much lower than your estimate?—A. Yes, I never estimated over \$30,000,000, which covers administration expenses.

[Col. Thompson].

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Q. What are the administration expenses?—A. I can give you the administration expenses, not by years, but by months, showing how it is going; in April, 1919, our salaries and contingencies, that covers everything other than pensions, we included travelling expenses of pensioners coming in for examination, etc., and the expenses in Canada were \$159,582.83, and in Great Britain \$10,936.92. Shall I give you for each month or for the peak-load?

*By Mr. Nesbitt:*

Q. Have you the figures for 1918?—A. I haven't it for 1918; I have just got it for April, up to March this year. Perhaps I might give you the peak-load; from \$159,000 it went up to \$206,000 odd in Canada, and to \$19,000 in Great Britain. That was for September of last year, approximately \$225,000. In February the total had gone down to \$149,000.

*By the Chairman:*

Q. That covers the same year?—A. Yes, we expect that the expenses this year up to March will be probably \$500,000 or \$600,000 less.

Q. And next year?—A. We think it will not be so much; it will never be so high as it was in September.

Q. The cause being?—A. The work of demobilization.

*By Mr. Clark:*

Q. You are estimating a considerable decrease each year in the future?—A. It will be about \$600,000 less this year than it was in 1918, starting from March.

*By Mr. Power:*

Q. Have you any idea what the percentage for administration is compared with the amount of expenditure for pensions, the amount that you pay out in administration?—A. I haven't got it worked out, but it is easily ascertainable.

Q. What is the percentage of the total cost?—A. I should say it is down to about 6 per cent.

*By the Chairman:*

Q. Then, Colonel, you have a statement as to the number of people who receive the pensions, which you were discussing with me. I think the committee might like to hear that, the total number of individuals receiving pensions?—A. There are in Canada, and in other countries, including England, 175,960 people receiving money. There are not that number of pension cheques going out, but there are that number of people receiving pensions, men, women and children, widows and their children, orphans, disabled soldiers, their wives—

*By Mr. Power:*

Q. Do you include all the people receiving money in that statement?—take the case where a widow is receiving money and she has a certain number of children as well, are the children included in that total?—A. That is the total number of souls receiving pension allowances.

*By the Chairman:*

Q. Would you just give the details showing how those figures are made up?—A. Disabled soldiers, 7,950; wives of disabled soldiers, 27,649; children of disabled soldiers, 41,283, and then the dependents of fallen soldiers, including widows, mothers, fathers, grandparents, orphans, brothers and sisters and orphan brothers and sisters, but excluding children, 17,725. Then the children of widows of soldiers number 17,299.

*By Mr. Nesbitt:*

Q. Have you the totally disabled soldiers?—A. The number of disabled soldiers will increase as they come out of the hospital. The S.C.R. will probably be able to [Col. Thompson].



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tell you the exact number; I should think another 10,000 or so. In Class I, that is totally disabled men, there are 2,370. I can give you it by classes.

Q. You have not got in Class I the helpless?—A. No, I have not a list of the helpless.

*By Mr. Arthurs:*

Q. What proportion of tuberculosis cases, I mean among the totally disabled?—A. I have not got that. I can give you the number of men who are down with T.B., but I cannot tell you what percentage.

*By the Chairman:*

Q. Can these be obtained? Have you a record containing these in detail?

*By Mr. Peck:*

Q. How many are down with T.B.?—A. Fourteen per cent. I have only got them by percentages; 14.1 per cent are down; that is, there is something wrong with their respiratory system.

*By Mr. Cooper:*

Q. That is 14 per cent of the seventy odd thousand?—A. Yes.

*By Mr. Nesbitt:*

Q. While you put out \$23,000,000 for pensions, do we understand that that will be increased by those who are coming from under the S.C.R.? Those under the S.C.R. are not being pensioned by you, but will be on their discharge from the S.C.R.?—A. That is correct.

*By Mr. Brien:*

Q. Does that 14 per cent include all tuberculous cases?—A. Cases of the respiratory system.

Q. A number may be bronchitis?—A. Yes. I have just got them by various diseases.

*By the Chairman:*

Q. There is an increase by the birth of children to soldiers receiving pensions?—A. Yes.

Q. You have a statement there showing the number of children of pensioners up to March 31, 1919.

Mr. AUERN: If it is the number of children who were added, I have these figures.

The CHAIRMAN: The number of children of actual pensioners up to March 31, 1919. The figures I got earlier were 26,848, but they had risen in a remarkable way by December 31, 1919. The figures given to me as at that date were 41,283, due to demobilization and to a large number coming on the list.

Mr. AUERN: I have not got these figures, but I can get them for you.

Mr. THOMPSON: In respect of disabilities, at March 31, 1919, the children were 26,848. The children as at March, 1918, were 6,958. Then we come along from March 31 to December 31, 1919—

The CHAIRMAN: We can check these figures. I merely wanted to draw the attention of the Committee to the fact that that is a class which does increase slowly because the children of all pensioners are entitled to pensions.

*By Mr. Arthurs:*

Q. I understand that if a man suffering from disability subsequent to his discharge dies, his wife is not entitled to a pension?—A. No.

Q. What about his children?—A. They get no pension either.

Q. Why?—A. Married after disability.

[Col. Thompson].

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Q. If a man desires to be married, even though disabled actually or potentially, should he suffer for it?—A. I suppose that is what Parliament intended.

Q. What is your present opinion? Do you think the children should be entitled to a pension supposing he died from any disease? For instance, a man has lost a leg; his disability occurred before his marriage, yet he dies after marriage and has children subsequent to the date of his marriage?—A. I should think it would be a very dangerous sort of provision—a man with a hundred per cent disability when married—

Q. I am not talking about that?—A. The principle is the same.

Q. You grant pension to every child born subsequent to the injury in the case of a man who is a pensioner?—A. Yes.

Q. Why not follow that right through?—A. Married to a marriagable woman before he got his disability. There is no inducement then to marry a man who is dying.

Q. I am not asking you that question, but I am asking about a man with ordinary disabilities, a pensioner receiving a pension, regardless of whether he is ten or five per cent or anything else; he marries subsequent to his discharge. If he dies from any cause whatever, have you any reason to give why this man's children should not receive a pension as well as the children born under exactly similar circumstances to another pensioner who had been married previous to his discharge?—A. My own view is that the principle is the same, whether it is a small disability or a hundred per cent, and there is an inducement in the one case to marry a man—

Q. Your personal belief is that every obstacle should be placed in the way of a man marrying because he is under a degree of disability?—A. No, I do not.

Q. How do you reconcile the two propositions? No matter what the disability may be, whether five per cent or a hundred per cent, a man who has lost a leg below the knee—should he be debarred from marrying, or should he have the same chance as the man disabled after marriage?—A. I think if you admit the principle you speak of, you have to take the case of the hundred per cent man as well as the five per cent. You could not distinguish and say that the hundred per cent man should not receive it.

The CHAIRMAN: The Committee considered that question on a former occasion, and the example of the United States was vividly before them, where an aged pensioner or a diseased pensioner was married deliberately almost on his deathbed, so that the widow and family if any might receive the pension. I think it is a matter for a committee to decide.

Mr. ARTHURS: I do not think it makes any difference, because we have, according to the figures given by Col. Thompson, about 70,000 pensioners. I am quite safe in saying that 60,000 of these men are very slightly disabled and you put an obstacle in the way of them marrying if they are not already married, because there may be cases of abuse—

The WITNESS: As a matter of fact, there is considerable hardship in that, because a large number of these men cannot get insurance, especially if the heart is affected, or if it is a mental case. It might be a slight wound in the head, but it is hard to get insurance.

*By Mr. Arthurs:*

Q. It does not make much difference whether the wound is in the head or the foot?—A. To the insurance company it does.

Q. He is still debarred from getting insurance at the ordinary rate?—A. It is practically prohibited.

Q. But still he is at liberty to insure?—A. Yes.

[Col. Thompson].

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*By Mr. Power:*

Q. Take the case of a pensioner who married subsequent to his discharge, and subsequent to being awarded a pension, do his children receive a pension?—A. He is on pension and has some children after he is on pension.

Q. Even though he gets married after discharge. They get a pension after his death?—A. No, I do not think they do,—nothing after his death.

Q. Why should the child of a man who is dying under similar circumstances be thrown upon the world—I am speaking of dying from other causes?

Mr. REDMAN: If he dies of disability they get a pension, do they not?

Mr. ARTHURS: I can bring up a case where a man died of his disability and could not get a pension.

The WITNESS: Married subsequent to his disability. This is not a ruling on my part, it is the Statute.

*By Mr. Arthurs:*

Q. Mr. Power asks the question, if a man marries subsequent to his discharge, a pensioner, do his children receive any pension?—A. Yes, allowances.

Q. If a man dies should that pension or allowance be discontinued?—Have you any reason for saying that?—A. I have no reason for saying one way or another, but that is the law, and if you admit that principle, you have to admit that anybody that is 99 per cent disabled—

Q. You keep on referring to 99 per cent disability?—A. I have to do so in order to illustrate the principle.

Q. I just ask you to drop that 99 per cent. In your judgment is it right that a man's children should receive a certain allowance provided he has an amputation below the knee? His children receive allowance, according to your statement. Am I correct?—A. Yes.

Q. Then if he dies, why should that allowance be discontinued?—A. He receives an allowance because he is supposed to be, by his injury, incapacitated, and therefore unable to earn his daily bread, that the other man will earn who is not incapacitated.

Q. He cannot earn it after he is dead?—A. I presume that is why it is given to him.

Mr. REDMAN: We have discussed this question before, and we will have to discuss it again. I do not see why Col. Thompson, who is purely an administrator, should be asked to give an opinion on the law which we ourselves will have to interpret.

Mr. NESBITT: I agree with that.

Mr. PECK: We want to know how to amend the law. If the law is all right, we may as well go back to our seats in the House of Commons. I think the point made by Colonel Arthurs is a most important one. I will mention a case which I came very closely in contact with, and it will open up a very important point. I had a sergeant in my battalion who rendered very important service in the war. He wished to return in the early part of 1919 to marry his fiancée but the stress of war at that time prevented him from doing so. He remained there from patriotism. He returned and was demobilized at Vancouver in 1919, some time about June or May. In two or three months' time he married his fiancée and two or three months later he died in considerable pain from a disease which he contracted. We find now that his wife is not entitled to receive any pension, nor his children. He was married after his discharge. That opens up a question that this Committee will have to deal with in regard to pensions. There is no doubt in the world but that man incurred that disease or aggravated that disease in service in the war and his wife cannot get a pension.

The WITNESS: That covers the case I was speaking of. My remedy for that would be insurance provided by the State at a reasonable rate.

[Col. Thompson].

*By the Chairman:*

Q. I regard this as an important point and it will come up directly when we come to consider the present Act and the amendments to this Act. It is a matter for the Committee to decide; if it was decided in one way by a former committee that is no reason why it should not be altered.

Mr. ARTHURS: Another committee of this House has decided to recommend that insurance should be granted by the Government at the ordinary rate.

Mr. NESBITT: We recommend that the Government should investigate.

WITNESS: There is no doubt that a man is very seriously handicapped when he comes back with such a disability as Colonel Peck has spoken about.

The CHAIRMAN: I think it would be fairer to us to say that we consider you an expert and would like to have your opinion, but we cannot compel you to express an opinion unless you desire to do so.

*By Mr. Arthurs:*

Q. Have you had many complaints along this line suggested by myself and Colonel Peck? Has your Department had many complaints?—A. Quite a number, but they are put up to us in the shape of hardship cases.

Mr. CLARK: The point taken is that the infection was received after discharge and the Department could not be responsible, and I do not think that Colonel Thompson or any other witness should be asked to express an opinion.

*By Mr. Arthurs:*

Q. Another question on a different line; have you had many complaints as to the inadequacy of the proportionate amount of pension to a man? That is, we will say, regarding a man who is an amputation case, a leg off below the knee, I think it is 25 per cent?—A. I cannot say definitely offhand as to the percentage.

Q. Have you had any complaints that this was inadequate?—A. I would say no to that question. The largest number of complaints we have is from men receiving \$2, \$5 or \$6 a month. They do not complain that their disability is greater than the medical branch have awarded them, but they say "I want a little more money to get tobacco," and so on. My opinion is that no man with a 20 per cent disability is earning any less money than a sound man, but the number of positions open to him might be less and in a congested state of society he would not be earning every day.

Q. As a matter of fact many of our men who came back injured were men without any education, probably ordinary workingmen, and a man suffering the loss of a limb might be quite capable to work during the summer months, but during the winter months he is badly handicapped?—A. I see your point. I think, theoretically, the 20 per cent man is earning less money, but practically he gets into an occupation with steady employment.

Q. Provided he has education, that does not make a difference?—A. No doubt they are in an elevator, or whatever his occupation is.

*By Mr. Clark:*

Q. In connection with this disability of 5 per cent, most of the claims are from men with small disabilities, they have a small pension, and they are desirous of drawing the whole amount, instead of receiving it by the month?—A. They can do so if they like.

Q. How many have availed themselves of that opportunity?—A. I have not the details here, but in many cases they say they have not received their cheque for the first payment and they want it sent monthly.

Q. I think it will be a fair question to ask the witness if he has any solution to suggest as to the best way to deal with these low disability case complaints?—A. I made the suggestion that under the circumstances we might take the pension that the man would be entitled to and pay him a lump sum according to his disability.

[Col. Thompson].



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Mr. NESBITT: I think you were allowed to pay him a lump sum as gratuity.

*By Mr. Arthurs:*

Q. Up to what percentage would that suggestion apply?—A. Up to the 19 class of cases. In the first place a very large percentage of our pensioners are under 20 per cent.

Q. Are you given power to give a lump sum?—A. Yes, up to 5 per cent. I might say, if it is of any interest to the Committee, that in Austria they give no man a pension under 20 per cent.

*By Mr. Cooper:*

Q. I think they clear off the obligation with a gratuity?—A. I consider the Austrian the most scientific pension. It is a low pension, but on the other hand it is scientific.

*By Mr. Clark:*

Q. Would you suggest that under the 19 class they be settled with by commuting the pension?—A. No, it should not be made compulsory.

Q. Not compulsory, but optional, if they ask to have it commuted?—A. Yes, that is one of the amendments. I will give you the percentages; pensions from 5 to 9 per cent constitute 11 per cent of the present pensioners; from 10 to 19 per cent, 45 per cent of the total. Fifty-six per cent of our pensioners are under 20 per cent disability. These are the ones we have the complaints about.

*By Mr. Power:*

Q. We might as well have them all?—A. The 100 per cent disability are  $2\frac{1}{2}$  per cent of our pensioners; the 50 to 99 per cent disability are 9 per cent; the 30 to 49 per cent disability are  $10\frac{3}{4}$  per cent; the 20 to 29 per cent disability are  $2\frac{3}{4}$  per cent; the 10 to 19 per cent disability are 45 per cent; the 5 to 9 per cent disability are 11 per cent. So you see that the large number is the 10 to 19 per cent disability.

Q. What would it cost if every private soldier were to get 90 per cent disability?—A. I could not tell you that, because it depends upon the nature of the disability. Nobody can tell you that without seeing the man's file. He might have something that would work itself out in a few years.

Mr. COOPER: I think he has worked it out in that shape.

*By Mr. Power:*

Q. If the permanent disability was 90 per cent what would it cost?—A. We have it worked out. 5 to 19 per cent would be \$450, that is the average.

Q. Formerly you gave a gratuity of from \$75 to \$100 for cases under 10 per cent?—A. Five per cent, I think it was.

Q. After what year was this scheme changed?—A. Which scheme?

Q. Paying the man a bonus or gratuity instead of giving him a pension when he was a certain per cent disability?—A. My recollection is that we always gave it in a small way.

Q. Do you do it yet?—A. Yes.

MAJOR BURGESS: It used to be under the old regulations, when the pensions were in classes, that cases under 20 per cent were paid by a gratuity, \$75, \$50, and \$25. At the present time, up to 4 per cent are given gratuity of from \$25 to \$100, depending upon whether it is a temporary or permanent disability. Disability of less extent,  $2\frac{1}{2}$  per cent, for instance, is considered negligible and gets no gratuity.

Mr. THOMPSON: 1 per cent permanent disability gets a gratuity. For instance, the loss of the little finger is considered permanent and would get \$25.

*By Mr. Power:*

Q. That is up to 4 per cent?—A. 4 per cent.

Q. From 5 to 9 per cent what happens?—A. He gets a pension of \$2.50 a month plus 20 per cent bonus.

per cent, for instance, is considered negligible and gets no gratuity.

*By Mr. Nesbitt:*

Q. Have you many complaints that the dependents of soldiers' mothers and fathers have not sufficient pension?—A. The law was changed in January a year ago by which we had to assess the pensions, and we have had a great number of complaints about the pensions being reduced. Under the old law, if a parent was dependent to the extent of \$1, that is if it was \$1 under the maintenance grant, that parent received a full pension. Under the new law they will be reduced if they have property or money and so on. There are very many complaints from those people. They are the largest number of complaints we receive. Where pensions are awarded in the first instance, under the new Act, after we have a full report, if we give \$50 in view of income and so on, we receive no complaint. The complaint is of the reduction, not necessarily that the pension is not enough.

*By Mr. McCurdy:*

Q. What is the proportion of those cases where the pensions have been reduced under the circumstances complained of?—A. I am not in a position to say; I can only judge from those pending for review and decision. If I were to make a shot at it, I would say more than fifty per cent.

Q. Would it be near 100 per cent?—A. No.

*By Mr. Cooper:*

Q. Is there a general complaint throughout the country that the pension for widows and children is inadequate, or is there strong complaint from any specific district?—A. I have been out West twice now, and it was brought to my attention in Winnipeg by the lady who, I think is President of the Next of Kin Association, a very well informed lady. She came to see me on each occasion, and on the last occasion she said that the widow with children, and so on, was not so badly off now except in the case of illness, but that the doctors' accounts and medicine bills put her behind. She said they would not be so badly off if these were taken care of.

Q. Speaking from your knowledge, the pension given to widows and children is adequate, but it does not meet any circumstances out of the ordinary that might arise?—A. Emergency. I am not prepared to express an opinion on that. I can only tell you what falls under my notice. I have not received complaints.

Q. Do you receive constant complaints?—A. Yes, I have known cases where the widow with children has got behind in the most pitable condition sometimes.

Q. More in the West than in the East?—A. Yes.

Q. Can you give a reason for that?—A. I am not speaking of the widows running behind as a class; I am speaking of specific instances, and they were very pitiful, just because of a combination of untoward circumstances.

*By Mr. Clark:*

Q. Were they from the large cities or from the smaller cities?—A. From the cities; not a large number. But these specific instances that came before me were very distressing. I might cite one. It was a woman with four children, very quiet, respectable woman. She came to see me if we could do something to augment her pension. She was receiving the full pension of a widow. I had an interview with her in the Western city, and she said, "Something has got to be done about it." She then went out. I had said that I would let her know. I found afterwards that when she left she sold the only table she had in the house. She was not spending the money or drink; it was not on

[Col. Thompson].

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her clothing or for her children; it was all going in medicines for her mother. They were living in a two-roomed house. The doctor's bills for her mother, an old lady of seventy who had epileptic fits every two or three days—that is why she was behind-hand. I went to the Next of Kin Association out there, and we arranged to send the old lady where she should have been sent in the first instance, to one of the institutions, because it was not fair to the children to be subject to that sick lady. I found afterwards she is doing quite well, but the money was not being applied for the purpose to which it ought to be applied.

*By Mr. Cooper:*

Q. Would you say that the pension for the widow and the child is a bare living under ordinary circumstances?—A. I would say there is nothing being put by.

*By Mr. Peck:*

Q. Do you mean to say that the pensions are adequate?—A. I do not express an opinion on that. I would say she is certainly not saving money, and I point to what was told me in Winnipeg by this lady. I will give you the name if you wish. She is well known in charitable work out there. I quote that to show there is not much of a margin, provided there is no serious illness. As a matter of fact there was a little fund left by a Russian, called the Doukhobor fund, somewhere between three and five thousand dollars.

*By Mr. Cooper:*

Q. The country is not concerned in that?—A. We have absolute discretion as to how we shall use that, and we use it very sparingly, but we have given it to widowed mothers and sometimes to widows to help them out in emergency cases, where their bills exceed their pensions and where they have pensions. In one case the child had spinal disease and we gave them allowance to provide for a nurse and necessary appliances.

*By Mr. Clark:*

Q. We had evidence last year and the year before I think, to the effect that it was adequate in the smaller centres, and particularly in Eastern Canada, but it was not adequate in larger centres, and particularly the larger centres of the West. What do you find in regard to that?—A. I think there is no doubt about it that there is a very great disproportion in the cost of living in those places. I suppose the Labour Bureau could be more specific about it, but in my mind there is no question that in Winnipeg the cost is the highest.

The CHAIRMAN: The *Labour Gazette* shows British Columbia highest, Winnipeg next and Prince Edward Island lowest.

The WITNESS: Does that take into account the cost of fuel.

The CHAIRMAN: Yes, everything.

*By Mr. Clark:*

Q. Do you receive many complaints from the 100 per cent disability cases?—A. I have not had any.

Q. None at all?—A. No.

Mr. REDMAN: What about the helpless allowance cases?—A. I gauge them when I go into the cases. I have asked how the disability men were doing, if they were making ends meet, and I found in all cases they were placed, and when I asked them if they knew how the disability men were getting on, they told me they were getting on all right. The incapacitated man gets a helpless allowance according to his incapacity.

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The CHAIRMAN: What is the amount you can give them?—A. \$450 is the maximum. It is all graded.

*By Mr. Nesbitt:*

Q. Have you any complaints in that class?—A. Not from the men getting the higher allowance. Sometimes the allowance is fifty or sixty, as the case may be, and they ask for an increase, and complain that it is not enough. It is all considered by the medical branch, and we sometimes have a conference with them.

*By Mr. Redman:*

Q. Is the \$450 allowance sufficient in these cases?—A. We have not had any complaints from the \$450 men.

*By Mr. Clark:*

Q. Is the \$450 paid where the attendant is the wife of the man?—A. We do not question whether he has a wife or not, we take the man as a human machine. What can he do and what can he not do?

*By Mr. McCurdy:*

Q. You do not question whether he has a helper or not?—A. No, we pay him according to his helplessness, and he may get his friends or his wife or pay an absolute outsider. The totally incapacitated man without a child gets \$1,350, and then of course the helpless allowance is given sometimes where a man is not a total disability.

*By Mr. Redman:*

Q. He may not get a hundred per cent but still he is helpless?—A. Yes, but as a matter of fact the disabilities are worked out in a peculiar way. I had a man who was 145 per cent disability, and he got eighty or ninety, but if he got the sum total of his disability he would get 145 per cent.

Q. I would like to ask Mr. Thompson how he proposes to save the \$600,000? It seems to me we should investigate that.—A. The organization is completed in England. We had, to start with, nearly \$120,000, and we saved nearly sixty, seventy or nearly eighty thousand dollars there. Instead of bringing people from Vancouver and far off districts, we are sending a doctor to the district. We have paid very heavy expenses bringing men from outlying districts and now we send the doctor there. We have postponed examinations from time to time and we have the doctors go to certain districts. I can give you a statement as to various details. We have been cutting out the visitors. We have visitors going out to inspect pensioners in different places, men who had an eye out, and the G.W.V.A. said to us in Calgary that they expected we would find the eye had grown in, and asked why we should send them to visit that sort of man. It was a very pertinent question and we cut that out. The railway fares and travelling expenses have been very heavy.

*By Mr. McCurdy:*

Q. What has been your experience with automobiles?—A. We are abolishing them all with the exception of one in each city.

*By Mr. Redman:*

Q. You are quite sure this will not interfere with your efficiency?—A. I think we will get as good if not better service. I will cite an extreme case, and that is Vancouver, where we bring them in from the west coast. It is quite a long journey, but we are establishing permanent offices at different places.

*By Mr. Cooper:*

Q. Is there to be an office left in Vancouver?—A. We are closing that office, because we are sending a medical man round to visit these men.

[Col. Thompson].



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Q. There is a number of pensioners on Vancouver Island?—A. The expenses are very heavy to bring the pensioners in, and they complain they are leaving positions at four, five and seven dollars a day, and we are endangering their positions by bringing them in for a fortnight, and we only allowed them two or three dollars a day. The complaints were very bitter indeed about that; I can give you the exact number. There were 1,518 in the whole Victoria office, including Victoria Island, that covers the whole Island.

*By Mr. Lang:*

Q. Can you give the number of cases in Saskatchewan?—A. Regina and Saskatoon, these are the disability pensions I am talking about now, Regina 2,359, Saskatoon, 2,143. Now we did propose to abolish one office and combine Regina with Saskatoon, but after investigation we found that we would not get the proper service by doing so.

Q. Both offices should be continued. If you look at the map you will see what vast distances have to be covered and one officer would not be sufficient?—A. We thought we could do without the Regina office by giving part of that district to Winnipeg and a part to Calgary, but we found that the railway service is such that it would not be to the advantage of the pensioners to do so.

*By Mr. Cooper:*

Q. If that be the case, what about British Columbia, which has still greater distances?—A. We are not closing Vancouver.

Q. But you are closing one?—A. Yes, but these will come in to the Regina and Calgary boards.

*By Mr. Green:*

Q. Do you close up Nelson?—A. We examine at Nelson, we do not bring them down to Vancouver.

*By Mr. McCurdy:*

Q. What is the standing of the Board in London?—A. In England we have the same examination going on.

Q. What is the position of these Boards? Do they save bringing the men into the central points?—A. We have three men on that and they have assistance when needed.

Q. So you are providing them with a panel of these medical officers and their assistants, paying their hotel accommodation as opposed to the loss of time to the pensioner being brought to the central office?—A. Yes, there is no comparison between them.

*By Mr. Derlin:*

Q. What about the province of Quebec?—A. There is one in Quebec and one in Montreal; we are closing the Quebec office.

Q. What about this northern end of the province of Quebec? Where will the men in that district be examined?—A. I cannot tell you unless you give me specific instances, and then I would tell you approximately. If we do not have a medical Board in that district, men from Villa Marie, for instance, would probably be brought down to North Bay.

Q. Take a man living about Mattawa?—A. He would be brought to Ottawa.

*By the Chairman:*

Q. Do you do the examining for the Imperial Pension Board?—A. Yes.

Q. By the same medical boards and officers?—A. They will do so.

[Col. Thompson].

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Q. There is a complaint on file, we have it here, from the Imperial pensioners of the delay that has taken place before action is taken in their cases? There is usually three month's delay?—A. The delay is caused by the papers having to be sent to England.

*By Mr. Arthurs:*

Q. Have you complaints along the line that after a medical examiner has given his decision and the pensioner sent back, when he is not satisfied to the same examiner who may naturally be supposed to adhere to his former decision?—A. I do not know of any being sent back to the same examiner. If a pensioner writes to me I write to the medical examiners here to arrange for his examination by another officer or another board. Major Burgess can tell you exactly what is done in such cases.

Q. There are a certain number of cases where a man has been passed in England and come over here and without any further examination was demobilized, that man has developed some trouble, perhaps the opening up of an old wound; the examination is made by the S.C.R., by their visiting committee, or have you any one to look after this class of cases. I have a specific case in my mind where a man 19 years of age was sent to Canada A1 from the British hospital in London. This young man as soon as he attempted to do hard work naturally went down hill, and, fortunately, he asked for vocational training and was put in the medical department and is being looked after. Have you any means of checking up cases like that where a man is anxious to get home or is taken care of through the S.C.R.?

Mr. COOPER: If the man reports to the S.C.R. he is taken care of until he is cured; he goes before the examining board of the Pension Commissioners and if he is entitled to a pension he gets it.

*By Mr. Redman:*

Q. There are a large number of complaints among the pensioners who are transferred to the Canadian Pension Board, and the complaints are that months elapsed before they get their pensions?—A. That is right, because the documents have to be sent to England and it takes two or three months to get back here.

Q. Do you say that you are affecting any change by which greater expedition will be possible?—A. You must recall that the Pension Board did not take hold of the Imperial pensions until February; the Order in Council was not passed until the 17th of February.

Q. Is it true there is a great delay?—A. Yes, it is; there is no doubt about it.

Q. What do you propose to do about it?—A. We have it in hand, and we are putting one of our staff in charge of it, and we are trying to get it systematized so that they will be advised very promptly that their papers are going forward.

Q. You do not get it back from England promptly?—A. No.

Q. What do you intend to do if you do not?—A. There is nothing we can do; we request the Pension Board in England—I know from documents that I have seen, and from what I saw when I was over in England that they are in a very congested state owing to the enormous number of men demobilized.

Q. Does the local office take it up directly with the War Office?—A. No.

Q. Would it not be better if you did so? Would not the War Office pass it more speedily?—A. There is no doubt about it that owing to the rapid increase in the number of Imperial pensions there was delay on the part of the then Imperial Pensions Branch in Canada in acknowledging receipt of letters. There is no doubt about that. At the present time I think there is a great number of letters unanswered. I do not think that that was due to the incompetence of the officer in charge of the Imperial pensions or of his staff; he was submerged by work.

[Col. Thompson].

## APPENDIX No. 4

*By Mr. Devlin:*

Q. Do you happen to have on your list the number of pensioners in the Province of Quebec?—A. Disability, pensioners, or the total, including dependents?

Q. The total.—A. The total in the Quebec District Office was 884. For Montreal, disability pensioners and dependent pensioners, 5,863. In the Province of Quebec there are 6,747. Disability pensioners, 5,407.

Q. Have you not in your list the men of the four Counties adjoining the City of Ottawa who had to enlist there, or who were in the city owing to their having belonged to the Kingston Military District?—A. I am giving the figures now of the men who are residing ordinarily in the Province of Quebec.

*By Mr. Redman:*

Q. Have you the figures for Alberta?—A. 7,035, all classes.

*By Mr. Green:*

Q. You gave us figures for Vancouver Island; could you give us the figures for the whole of British Columbia?—A. There were 244 dependents in Vancouver Island. In British Columbia there are 7,369, all classes.

*By Mr. Turgeon:*

Q. Have you the figures for New Brunswick?—A. That is St. John District, 2,557, all classes.

Mr. BRIEN: Seeing that these questions have been asked regarding the different provinces, I think it would be as well to have a statement showing the disabilities from each province and the total number of pensioners for each province.

The CHAIRMAN: I think, Mr. Ahern has made a note, and will furnish the figures.

*By Mr. Redman:*

Q. Can the Colonel tell us from what classes of pensioners he has received the most complaints?—A. I cannot give you the percentage; I can tell you what the chief ones are.

*By the Chairman:*

Q. Could we not get a return from one of your officers who is charged with looking after complaints?—A. Yes, the medical complaints. I can tell you off-hand the two classes of people receiving pensions who complain. They are the low disability men, the men receiving around \$5, and the dependent parents who have had their pensions reduced from \$40 as originally awarded. They are the outstanding classes.

*By Mr. Redman:*

Q. What about the man who dies very shortly after discharge when his widow applies for a pension?—A. There are a number of those.

Q. A great number?—A. No. You are referring to men who marry after discharge?

Q. No, to the case of the man who dies three or four months after discharge.—A. Practically in all cases the widows apply for pensions. I cannot tell you the percentage. They are all reviewed by the Medical Branch very carefully, and if there is any connection with the service, they get the pension.

*By Mr. Nesbitt:*

Q. What was the date of the order for the review of the mothers' pensions?—A. 1st January, 1919.

Q. Was that an order of the House?—A. That was a pension regulation.

Q. It was not an order of the House?—A. Pension regulations passed by Order in Council, which had the force of law at that time.

[Col. Thompson].

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*By the Chairman:*

Q. And that was further crystallized by the Pension Act?—A. Yes.

*By Mr. Redman:*

Q. This Committee has to consider the question of bonus of 20 per cent, would you say the bonus could be discontinued without hardship?—A. It could in England. I consider the widow of a soldier in England is infinitely better off than the widow of a soldier in Canada with a bonus—I consider it very nearly double in Canada.

Q. What would be the result if you withdrew the bonus in Canada?—A. As to the hardship effected thereby, I am not in a position to say.

Q. You have seen what the cost of living is and how it affects them?—A. I say it would be a fair thing to continue the bonus.

The CHAIRMAN: Colonel Thompson has arranged to take a trip to the West. Is there any one in the department who could explain the recommendation as well as Mr. Thompson?

The WITNESS: Colonel Margeson is quite familiar with them and he will be there. Witness retired.

The Committee adjourned until Friday at eleven o'clock.

COMMITTEE ROOM No. 435,

HOUSE OF COMMONS,

FRIDAY, April 16, 1920.

The Special Committee on Pensions and Civil Re-establishment of Soldiers met at 10.30 a.m., the Chairman, Mr. Hume Cronyn, presiding.

*Other Members present:*—Messieurs Arthurs, Béland, Bolton, Brien, Calder, Caldwell, Clark, Cooper, Copp, Edwards, Green, Lang, MacNutt, McCurdy, McGibbon, McGregor, McLean, Nesbitt, Pardee, Peck, Power, Redman, Ross, Savard, Sutherland, and Turgeon.—27.

The CHAIRMAN: We are to proceed with the consideration of the amendments to the Pensions Act, as suggested by the Board of Pension Commissioners. I understand that Mr. Ahern, the secretary of the Board, is here, and the Chairman of the Board thinks it advisable that in discussing these proposed changes Mr. Ahern should be called.

#### EVIDENCE.

Mr. E. G. AHERN, sworn and examined.

The CHAIRMAN: It has been suggested that before we take up the specific recommendations, it may be of interest to the Committee to hear from Mr. Ahern the exact procedure followed in the case of a discharge from the C.E.F. of any member thereof. Mr. Ahern had some considerable experience in connection with the Toronto office in that respect, and if it is the wish of the Committee, I will ask him to detail that to us. If, however, it is your desire to go on at once with the recommendations, and make progress, we will let that stand.

Mr. NESBITT: Let him go ahead.



## APPENDIX No. 4

*By the Chairman:*

Q. You will kindly explain what happens when a man is discharged, just what the routine is.—A. That might have some bearing on a question that was asked yesterday. A man who was discharged from the C.E.F. was either discharged on what they call Form 227 or else on the short form; that is to say, if he was discharged with a disability due to service, or with any disability, he was discharged on this Form 227. The forms were then sent to the Board of Pension Commissioners who got in touch with the pensioner and had him examined again to assess his pension. Of the men discharged on the short form, however, the Board of Pension Commissioners have no record at all. That answers the question which was asked yesterday. If this man's disability recurs at any time, he must of necessity go to the D.S.C.R. for treatment, if it is necessary, and then on his discharge from the D.S.C.R. he is referred to the Board of Pension Commissioners, which is the first intimation we have of this man. I think that covers all that you want, Mr. Chairman.

The CHAIRMAN: Yes, unless there are some questions. —A question was asked about the 100 per cent tubercular cases and general tuberculosis cases, and this statement has been handed in. You might just read that so that it may form part of the record.

Mr. AHERN: I have a statement here of tuberculosis cases as at 31st December, 1919, with the country of origin; 699 cases originated in Canada, 503 cases originated in England, and 1,596 in France, making a total of 2,798.

*By the Chairman:*

Q. These are general tuberculosis cases; these are not 100 per cent cases?—A. Exactly. The number of cases having 100 per cent disability—284 originated in Canada, 201 in England, 582 in France, making a total of 1,067 total disability, that is, 100 per cent disability, as against 2,798 general.

*By Mr. Cooper:*

Q. These are just known cases; there are others that may be in the sanatoriums now?—A. I presume they may develop.

*By Mr. Power:*

Q. Have you any record as to how these T.B. cases were caused, the percentage of gas poisoning, and so on?—A. I will ask Major Burgess, the Assistant Medical Advisor, to answer that question.

Major BURGESS: We have no records showing the actual causation, but I may say that there are comparatively few, so far as a result of gas poisoning.

*By the Chairman:*

Q. Now, Mr. Ahern, take up your recommendation of proposed amendment to the Act. It is understood these are just recommendations that we will later on have to consider when the Committee decides whether they accept them or not. We desire an explanation of the effects of the amendments and any light that may be thrown on the situation, and the reasons?—A. There are some of these questions I would rather have Mr. Burgess answer.

Mr. W. A. BURGESS, called and sworn:

The CHAIRMAN: The first amendment is to letter (a) of Section 2, which reads:—

“Appearance of the disability includes the reappearance of the disability which has been reduced sufficiently to permit the member of the forces to serve in a theatre of actual war.”

And the following has been suggested in amendment:—

“Appearance of the injury or disease includes the recurrence of an injury or disease which had been so improved as to have removed the resultant disability.”

What is the effect of that and what is the recent amendment?

[Mr. E. G. Ahern].

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The WITNESS: (Mr. Ahern): I might say in connection with that, it was understood it was the wish of the Committee last year that this section of the Act would have that meaning, and the proposed amendment this year is merely to clarify the wording. There is no essential difference in the result.

*By Mr. Cooper:*

Q. It was not clear before?—A. Well, last year it was the disability. This year it is the injury or the disease which caused the disability. It is a little clearer.

*By the Chairman:*

Q. Then the same remarks will apply to the next amendment (g), "Disability as defined means a wound, injury or disease." The proposal is "disability means the loss or lessening of the power to will and to do any normal, mental or physical act?"—A. I think the same explanation would be given there—simply to clarify the wording of the Act. Major Burgess pointed out that the wound in itself is not a disability. A disability resulting from a wound. It makes it a little clearer.

Mr. McGIBBON: Is it to bring in the mental cases?

Mr. BURGESS: Disability means inability to perform work. A wound may not be a disability. Later on it goes on to say that pensions shall be awarded in accordance with the extent of the disability. It is necessary to define what disability means as a loss or lessening of the power to do anything.

*By the Chairman:*

Q. The next amendment is one that the Commission think of great importance. They have boiled down quite a lengthy definition to two or three lines. Perhaps Mr. Ahern will indicate why that change is made?—A. The explanation which you have, I think, defines it, or gives the reason very, very thoroughly. At the meeting last year of the Committee, pensions were made more or less wholly from a point of view of the war. Now the war is over, and it is advisable that this include a permanent force, headquarters force, and so on. Otherwise under the old Act it simply meant members of the C.E.F., and the C.E.F. no longer exist.

*By Mr. McGibbon:*

Q. This is extending it somewhat?—A. Yes. For instance, a man in the permanent force has been disabled on account of service and unless this Act was amended he would receive pension under the old Pensions Board, which I think would be \$200 odd, total disability, whereas under this proposed amendment he would receive a pension at exactly the same rates as a member of the C.E.F.

Q. Do I understand that that would bring in all your civil servants who were put into uniform?—A. No, the permanent force of Canada.

*By Mr. Cooper:*

Q. Does it bring in those who enlisted for service in Canada during the war?—A. Oh, yes.

*By Mr. Ross:*

Q. How many men would this bring in, making them eligible for pensions?—A. I do not think I could give you an answer to that, because that would depend on the future enlistment.

*By Mr. Redman:*

Q. Is this not going to cover the whole future permanent force?—A. Yes.

*By Mr. Power:*

Q. Any man injured in a Militia Camp will go after it?—A. Yes.

Mr. POWER: All pensions are now paid by the Pensions Board?

[Mr. E. G. Ahern].

## APPENDIX No. 4

Hon. Mr. CALDER: There is a difference between the Militia and the Permanent Force. Men on the Permanent Force are in all the time, whereas a man may be in the Militia a month during the year.

Mr. POWER: A member of the force means any person who has served in the naval, military or air force. So that members of these forces would come under this section.

The WITNESS: Pensions would only be payable for a disability incurred through service.

Mr. COOPER: Or an aggravation of a previous disability.

The WITNESS: Yes.

Mr. COOPER: This opens up a wide field. For instance men on the Internal Guards. They may have contracted some disability which they would suffer from after enlisting. It would provide pensions for them, and really many of these men are not fit for service.

*By Mr. McCurdy:*

Q. Would a member of the Militia injured in the annual drill be pensionable under your proposed amendment?—A. I would think so, provided it was due to service. It would have to be due to service.

*By Mr. Ross:*

Q. Detail to the Committee just the cases this would cover and be as specific as you can?—A. I would understand it would cover all soldiers or sailors of Canada.

*By the Chairman:*

Q. Whose injury is attributable to service?—A. Yes.

Mr. EDWARDS: Injury or disability. There is quite a difference. The men in the permanent force are in a different position. There is some provision made for them after they have attained a certain length of service. According to the preceding section, "disability" means the loss or lessening of the power to will and to do any normal mental or physical act. There would be a **loss or lessening**.

Mr. AHERN: That would not be due to service.

The CHAIRMAN: His statement on the first page of the explanation covers it, and it is a matter for us to consider. •

"It is proposed to make the present Pension Act applicable to all Canadian soldiers and sailors. It is proposed, however, not to pay pensions unless the disability or death was attributable to service."

And they refer to Section 11, where this is dealt with.

*By Mr. Green:*

Q. Have you taken this particular point up with the Militia Department?—A. No, not to my knowledge.

Mr. NESBITT: The Militia Department brought in a Pension Act themselves.

Mr. ROSS: This amendment looks very innocent on the face of it, but I would like to know its ramifications, just how far it extends.

*By Mr. Ross:*

Q. Can you detail the different services? It applies to the Permanent Force, does it?—A. The Permanent Force.

Q. How many are there on the Permanent Force?—A. I do not know.

Q. Who are next?—A. I presume the Mounted Police.

Mr. ROSS: That would be 2,000 men.

Mr. REDMAN: It does not touch them.

[Mr. E. G. Ahern].

Mr. AHERN: I am not an authority on that, I cannot tell you.

Mr. POWER: The Active Militia.

*By Mr. McGibbon:*

Q. Who suggested this?—A. It was suggested at a meeting of the Commissioners with the Director and myself.

Mr. ROSS: I would suggest that some statement be prepared to show how far this will go, how many men it will affect, what cases it will deal with, and what branches of the service it includes.

The CHAIRMAN: Yes, Mr. Ross, I think we ought to try to get that information. Now we pass from that amendment to section 3, subsection 2. The present law is that:—

“Each Commissioner shall hold office during good behaviour for a period of ten years from the date of his appointment, but shall be removable at any time for cause by the Governor in Council.”

It is suggested that the removal should be on an address from the Senate and House of Commons, placing the Commissioners in the same position as judges and so on.

Mr. POWER: Absolutely, no.

The CHAIRMAN: That is a matter for us to consider. Next is the amendment to subsection 6, altering the salaries of the Commissioners other than the Chairman, from \$5,000 to \$6,000 a year. That appears to be the only change. That is a matter for discussion. Then we turn to section 11. That is one to consider in connection with the last amendment as to the definition of a member of the forces. Those of us who were on the Pensions Committee know that our original pensions scheme for the C.E.F. was a form of insurance, because a man received a pension no matter how his disability arose. If it arose on service, or was aggravated during service, he received a pension without any question. As I understand it, and I would ask Mr. Ahern to correct me if I am wrong, this amendment proposes to limit pensions to such cases as are incurred on service or are attributable to service.

Mr. AHERN: That is the whole explanation.

*By Mr. Arthurs:*

Q. That was always the rule, was it not?—A. Any disability incurred on service was pensionable. Any man who was injured on service was pensioned; but now the C.E.F. no longer exists, and it is thought it would be unwise to keep that in the Act.

Q. Men who were in the C.E.F. might become disabilities in the future.—A. If they become pensioners, it would be because of injury, or disease, or disability incurred on service. Under the old Act, if a man was on service, and was knocked down by a street car, he was probably pensioned.

Q. Would this deprive him of that right?—A. There is no C.E.F. now.

*By Mr. Cooper:*

Q. It applies to the members of the Active Militia?—A. Yes.

Mr. NESBITT: This amendment works in with that other one we were discussing.

The CHAIRMAN: The difference is made clear in the concluding words of the two sections. As it reads now,

“In future pensions will be paid only when the disability or death in respect of which the application for pension is made was attributable to military service.”

They leave out the words “incurred or aggravated during military service.” This brings it into line with the general law of other countries. Ours was rather an exception.

[Mr. E. G. Ahern].



## APPENDIX No. 4

*By Mr. McGibbon:*

Q. Would that not cut out a lot of men?—A. It would only cut out men of the Permanent Force and others. It is not the intention of this Act to pension men except for injuries or disability due to service.

Q. It would not be retroactive then?—A. No. In the case of any man who had been awarded a pension, it would not change him at all.

Mr. NESBITT: It has simply changed the words, "due to service."

The CHAIRMAN: I think the question raised by Mr. Arthurs would come in here. If a man, member of the C.E.F. were knocked down by a tram car, we will say in England, and was not sufficiently injured to enable him to apply for a pension up to date, but subsequently his injury developed from that cause, I am inclined to think that under this amendment he would be cut out. That is my personal view.

Mr. ARTHURS: That would be unfair to him.

The CHAIRMAN: The next is an amendment to section 14. As you will see by the explanation:

"The amendments of 14 (1) and 14 (2) consist in authorizing the award of pension at the rank held at the time of retirement or discharge instead of the rank held at the time of disability. At the present time a man wounded as a private may be taken on in a forestry battalion and may be promoted to the rank of Lieutenant as the result of satisfactory service. A Lieutenant who has come from Canada with a forestry battalion may be injured as a Lieutenant. The latter will be pensioned as a Lieutenant, the former only as a private, although it would appear that the former was much the more entitled to the higher pension."

That also was a section which we have discussed at very great length every year. Unless the Committee want to hear further details, I think it is a matter for us to consider later on. The next is an amendment to Section 17, dealing with imprisonment. It explains itself, and unless there are some questions which the Committee desire to ask, I do not think we need delay in regard to that. Then the amendment to Section 22:

"Prevents a widow, orphan child or parent from receiving two pensions but permits a member of the forces who has been disabled to receive pension for his disability and also for his long service."

Under the present regulations they cannot receive those two pensions.

Mr. GREENE: That would apply to the Permanent Force?

The CHAIRMAN: That would apply to the Permanent Force alone. Then we pass on to a long amendment to Section 23. No explanation is given of that. This is following out the first amendment suggested where the appearance of the injury or disease is suggested instead of the appearance of the disability. We pension for disability incurred by injury or disease, and this brings these two Sections into line with that definition. The next amendment is to Sections 23-24. That is, I think, along the same line.

Mr. AHERN: That changes the wording to, "not exceeding the rate payable for orphan children". Under the old Act, it said it might be increased to the rate payable to orphan children. The amendment gives the Commissioners discretionary powers in cases where a child may be placed with foster parents who are in better circumstances.

The CHAIRMAN: As Mr. Ahern explained, the Act, as at present constituted, gives the Board of Pensioners power to increase the pension payable to certain children up to the rate payable for orphan children. The amendment simply says that they can award that pension to an amount not exceeding the rate payable for orphan children. I do not think there is anything very much in that. The next amendment is to Sub-section 3 of Section 25.

[Mr. E. G. Ahern].

*By Mr. Redman:*

Q. Is there any change there?

Mr. BURGESS: The only difference is in adding the word "congenital." A congenital defect is considered as obvious, and it is put in there to more clearly define the word "obvious". It would apply for instance to the man who is congenitally blind, or who has any congenital defect.

Mr. MCGIBBON: Does it include congenital heart cases?

Mr. BURGESS: No, it would not in practice.

Mr. MCGIBBON: They would not be considered obvious.

Mr. BURGESS: They would not be considered obvious, no. I have never seen such a case. I do not know that that particular case was considered. I have never seen one before the Board, but I am quite sure that it would not be considered so in practice.

The CHAIRMAN: The next amendment is perhaps the most important and far-reaching. The explanation is:—

"It has been found as a result of re-examination of disability pensioners that the majority of them are continued from examination to examination at the same rate. The pensions of a large number are decreased and the pensions of a few are increased."

That seems contradictory to me.

"As time goes on more pensions would be continued at the same rate and made permanent at that rate but the number decreased will constantly grow more."

I would say that the number increased would grow more.

Mr. AHERN: That is a mistake. It should be that the number increased will constantly grow more.

The CHAIRMAN (reading):

"The reason that more pensions will be increased in future years is that pensioners as they grow older will suffer more severely as the result of the disability which they have incurred on service. Increase in disability will be due practically entirely to increase in age and it is not thought that the country should assume the responsibility of increasing pensions from year to year merely because a pensioner has grown older. The example of the United States shows clearly that unless some time limit is put in force pensions for practically every man will increase progressively until the man dies. Up to recent years the amount paid out by the United States for Civil War pensions was continually on the increase although the number of pensioners was just as continually on the decrease as the result of deaths. It is only within the last few years that there have been more Civil War pensioners die than Civil War pensioners increased in rate. The same results are beginning to happen with reference to Spanish War pensioners. The insertion of a three year time limit at which time all pensions should be deemed to be permanent will not prevent the pensioner whose disability has subsequently increased as the result of military service from getting all that is due to him. Unless such a time limit is inserted, however, it will be practically impossible to estimate in any given year what the probable pension bill will be five years later. Another reason for this section is an administrative one. So long as pensioners are medically re-examined from year to year the large medical staff of this Board will continue to be necessary and also large re-examination expenses will be paid. At the present time it is costing this commission \$600,000 a year to make medical re-examinations. At the end of the three years mentioned it is thought that this expense could be reduced to, at the outside, \$50,000 a year."

Have you any questions on this?

Mr. NESBITT: I think that is very explanatory.

[Mr. E. G. Ahern].

## APPENDIX No. 4

*By Mr. McGibbon:*

Q. Do you think that cases of osteomyelitis will find their level in three years?

Mr. BURGESS: In reviewing these cases all of such will be picked out which it is considered are likely to become permanent.

Mr. MCGIBBON: That would be excluding them, as regards a time limit. It would do great injustice to a lot of men.

Mr. AHERN: At the end of three years that would be considered as permanent. But according to this Act, the Commission has discretionary powers in special cases to order re-examination of any pensioner, and they may increase the pension upon clear proof that the disability has subsequently increased, or they may decrease it.

Mr. MCGIBBON: That would be putting a man at a great disadvantage. There are lots of cases that will not find their level in three years. Some will go five, six or seven years. A man cannot possibly get to the state where you can give him a permanent pension.

Mr. GREEN: Exceptions could be made in cases of that kind.

*By the Chairman:*

Q. Referring to paragraph 26 (2), "Whenever a pensioner is required by the Commission to be medically re-examined," etc. What is the change in that paragraph?—A. Under the present Act, if a pensioner unreasonably refuses or neglects to be medically examined, his pension shall be suspended. Under the proposed amendment, if a pensioner, after notice by registered mail, refuses or neglects to present himself his pension will be suspended. In calling pensioners for re-examination we send out three letters, the last of which is registered to ensure delivery. If, at that time, the pensioner refuses or neglects to present himself for a medical re-examination his pension will be suspended until such time as he sees fit to come in.

*By Mr. McGibbon:*

Q. What if he did not get his mail?—A. In that case we would have the registered letter returned to us and we would know it was not any refusal or neglect.

*By Mr. Cooper:*

Q. He might be earning as much as \$100 a day; would you pay him that if he could show that he was earning it?—A. Oh, no.

The CHAIRMAN: It does not alter the Act so far as that is concerned; it is only with regard to notice to the petitioner, so that he may be brought under the second paragraph of that clause.

The WITNESS: At the present time we are having considerable difficulty with these cases. We notify men to come in for re-examination and they do not come in, and finally their pension is suspended; then they tell us they did not get the notice. We want to ensure that they do get the notice, and the registered letter will be deemed sufficient proof that they received it.

The CHAIRMAN: The next is an amendment to paragraph (b) of section 28, I think.

The WITNESS: That is the injury or disease again.

The CHAIRMAN: That is just to make it come in line with the amendment which we first considered, the definition clause, then there is an amendment to section 30 which is to make it clear that the man's pension shall not be discontinued when he enlists in the permanent force. It changes the present section in so far as men admitted on vocational training are concerned. At the present time pensions are discontinued and vocational pay and allowance are paid. It has caused the Board a tremendous amount of additional labour. Originally pension was also discontinued when a man went to the R.S.C.R. for treatment. An arrangement was made, however,

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whereby pension should not be discontinued in cases of treatment and this Board has found that the work in this connection has been greatly simplified. That explanation seems quite plain.

Mr. EDWARDS: Why do you fix the date as of the application for pension instead of the appearance of the disability?

The CHAIRMAN: That is 28 (b). Why do you fix the date as of application of pension instead of the appearance of the disability? You say the pension shall be paid from the date on which the application for pension has been received, that is the wording of the present Act.

Mr. NESBITT: It is just the same.

Mr. EDWARDS: It seems to me that the pension should be from the time the disability was received.

The CHAIRMAN: I do not know the practice in regard to that.

Mr. NESBITT: It is the same as the present law.

Mr. BURGESS: In practice if we get information from a pensioner that he considers he is disabled, and the discharging doctor will show his discharge has been given, and the evidence undoubtedly shows the man is disabled as a result of service, we endeavour to ascertain some date on which that disability commenced and if it can be shown he was disabled a month before he applies, his pension is recommended to commence at that time.

Mr. EDWARDS: The section says the reverse. A man might be so severely injured he could not write you for a month.

WITNESS (Mr. Ahern): The reason for that is this: it is almost impossible to discover when the disability did take place.

The CHAIRMAN: That is a matter for the Committee to consider. It seems clear what the practice is. Shall we go to section 30 which is explained by paragraph 10 of the explanation which I have already read. It disallows pensions to be given in cases of training or enlistment in the Permanent Force.

The WITNESS: A man with a minor disability receiving a pension might well be eligible for the Permanent Force.

The CHAIRMAN: The next section allows a payment of two pensions and the explanation says, "Previously no additional pension could be paid in such a case when the wife was alive. The amount involved would be very small." There have been some very distressing cases of that kind which have come to my notice.

The WITNESS: I might say that we have had some very distressing cases. A man supported his mother and wife before he went overseas. His mother lived with him. When the man was killed the wife received a pension and then turned the mother out on the street. This section has to do with cases like that.

*By Mr. Nesbitt:*

Q. That would probably be the man's mother?—A. Yes.

*By Mr. Ross:*

Q. Can you give any estimate what the amount would be by the increase?—A. I think we can give you an estimate. It would merely be an estimate. I could not give it offhand, but I could get it.

The CHAIRMAN: The next amendment is to section 32 and simply brings that into line with the definition of disease or wound. It does not, I think, alter the effect of the clause at all. The next one we have already discussed to some extent, I think Colonel Arthurs was interested in it—an amendment to section 33.

Mr. COOPER: Section 32 does not affect tuberculous cases being treated in sanatoria. It affects the man who has been absolutely discharged from the forces.

[Mr. E. G. Ahern].



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The CHAIRMAN: It does not alter the existing law at all, as I take it, and brings it in line with that definition. I think the wording is precisely the same so far as the acting portion of the section is concerned. It allows the Pension Board to pay funeral expenses up to \$100. Now we go on to section 33, subsection 1.

Mr. AHERN: That makes no change.

Mr. ARTHURS: I understood from what the Pension Commissioner said yesterday that no pension was paid to the widow of a man who died and who had been married subsequent to his discharge. Why the necessity of this clause at all? This reads:—

“No pension shall be paid to the widow of a member of the forces unless she was married to him either previous to or during service and before the appearance of the injury or disease which resulted in his death.”

The CHAIRMAN: It does not change the Act at all; it simply inserts the words, “injury or disease” instead of the word “disability.”

Mr. ARTHURS: If the widow of such a man is not entitled to pension under the Act, why have this clause at all?

The CHAIRMAN: It is simply to bring it into line with the proposal made in the definition clause with the words “injury or disease” substituted for the word “disability.” The clause remains the same, and has all the objection which you claimed the other day.

Mr. ARTHURS: I do not think you gauge the point. Read the first part of this clause:—

“No pension shall be paid to the widow of a member of the forces unless she was married to him either previous to or during service.”

That covers the whole ground. I am absolutely opposed to the Act as it stands, but I do not see any reason for putting this in at all.

Mr. MCGIBBON: I quite agree with Colonel Arthurs. I raised that very question on the floor of the House when this Bill was going through, and I was assured by Mr. Nickle or Mr. Rowell that I was absolutely wrong, that a pension was payable. I was contradicted flatly. I do not know who is interpreting the law, but there is evidently a conflict in the interpretation.

Mr. AHERN: She may have been married to him during service, and yet subsequent to the appearance of the injury or disease. He may have been wounded over in France and have come back here to Canada, and carried on in the service, and got married. This precludes a widow from getting a pension if she married him subsequent to the appearance of the injury or disease which caused the disability. Remember that a disability might occur some months after the injury or disease.

Mr. ARTHURS: I am absolutely opposed to that clause. I would like some explanation before I could consent to it. For instance, the man might have a very small disability. He might have a slight wound, or a wound that is apparently slight at the time he married the woman. That wound might become aggravated and result in the death of that man. It is unfair to that woman.

Mr. BURGESS: I think that would be a new disability and would come under the Act.

Mr. ARTHURS: It would not so appear.

Mr. BURGESS: For instance, if he has a leg amputated, and for quite a while he is well, he might get a 70 per cent pension. The man is not going to die of that, but if sarcoma develops, that is a new condition resulting from his war service, and his dependent would get the pension.

Mr. ARTHURS: A man might have a slight appearance of tuberculosis.

Mr. BURGESS: If a man married after he had tuberculosis, under the Act the dependents would not get a pension.

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*By Mr. Nesbitt:*

Q. At the present time they would get a pension?—A. Yes, because that is a new disability arising from his war service.

Q. The result of war service?—A. The result of war service.

Mr. MCGIBBON: I would like to call the Colonel's attention again to the fact that the interpretation of the Act given on the floor of the House was that they are entitled to a pension. I put it in the form of a question. I said, "Supposing two boys are over in France, and both of them are engaged to be married. One designs to get married before he goes, while the other waits. Meanwhile the wife of the one draws a separation allowance. Both come back injured. The second boy gets married, but his wife is not entitled to a pension." I was assured by Mr. Rowell or by Mr. Nickle that they were both in the same class, and were both entitled to a pension. I am merely calling your attention to that fact, that there was a different interpretation of the Act. I fought this question before the Committee and carried it to the floor of the House.

Mr. AHERN: I think the Act as it stands, section 33, subsection 1, is quite clear. I do not see any other interpretation to it. It is not for me to say, of course, whether it is just or not.

The CHAIRMAN: I think this amendment makes the matter clearer, and it will come up for consideration. The next amendment is to subsection 2 of section 34, the explanation of which is No. 13. The law at present provides that,

"Where a soldier has died, leaving orphan children in addition to a parent or person in the place of a parent who was wholly or to a substantial extent maintained by him, the Board may award a pension to such a parent or person."

Mr. NESBITT: That is the present Act.

Mr. AHERN: A dependent parent cannot draw a pension if there is a child or a widow.

The CHAIRMAN: It is a dual pension undoubtedly and it is a condition that has given rise to a good deal of complaint. The explanation is:

"The amendment of Section 34 (2) provides for pension to a parent notwithstanding the fact that pension is also being paid to a widow or children. There are a number of cases in which a man has been maintaining both his wife and mother. The addition to the pension would be small, namely not over one hundred and eighty dollars a year, and the additional amount involved would be almost negligible when compared with the total pension Bill."

The next amendment is to Section 38 of the Act, explanation No. 14. The change is really minor. What is the effect?

Mr. AHERN: The present Act was drawn up when separation allowance was being paid, and it was deemed advisable to continue paying separation allowance for the month in which the soldier was killed. The pension would commence on the first day of the following month. But now there is no longer any separation allowance, and it is thought that an injustice is being worked, and that the pension should start on the day following the day of his death.

The CHAIRMAN: If that explanation is satisfactory, we will pass on to the last amendment to the main Act, the amendment to Section 48, bringing the amendments into force.

"The amendments to this Act shall come into force on the first day of the second month following their sanction." It follows the wording exactly of Section 48, and is necessary to bring the Act into effect. There is an amendment to the schedule A which brings up again the question we discussed the other day as to the commutation of small pensions.

"Members of the forces permanently disabled to a less extent than five per cent shall be entitled to a final payment not exceeding \$100."

[Mr. E. G. Ahern.]

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"Members of the forces disabled to an extent between five and nineteen per cent may elect to accept a final payment not exceeding \$1,000 in lieu of the pensions set forth in this schedule. The amount of such final payment shall be determined in accordance with the extent of the disability and its probable duration. If an election has been made to accept a final payment such election is final. Members of the forces who are in receipt of a pension for a disability of less than twenty per cent who elect to accept a final payment shall not be entitled to any payments of their pensions after the first day of July 1920, and any payments which have been made subsequent thereto shall be recovered out of the final payment."

There is a longer explanation of that which goes into calculations as to the possible cost.

*By Mr. McGibbon:*

Q. Do you not think that this is only inviting trouble?—A. The thing is purely optional.

Mr. MCGIBBON: There would be no finality to this thing.

The CHAIRMAN: We would like to hear just what the reasons are for making this suggestion, so that we can discuss them later on.

Mr. AHERN: At the present time, minor disabilities—that is, disabilities under 20 per cent—amount to some 56 per cent or around 60 per cent of the whole. Now, I would say that at least 75 per cent of our complaints are from this class of pensioners. The man is dissatisfied with the amount of money he is getting, and the argument is always the same that the pittance he is getting every month does him no good, and does not help him out at all. It was thought that it would help the man to pay him a gratuity up to \$1,000. It would in the long run be a saving to the country, and it would cut out a lot of administrative expenses.

The CHAIRMAN: That is a matter that we have to consider and discuss.

Mr. CALDWELL: It is left optional to the pensioner to decide whether he will accept this.

Mr. AHERN: Yes.

*By Mr. Ross:*

Q. Can we get an estimate of what the cost will be?—A. I think I have a note of that.

Mr. ROSS: And also with reference to explanation No. 13; I would like to know how much that would cost.

The CHAIRMAN: We have now gone over the suggestions of the Pensions Board. Are there any further questions that the members would like to ask?

*By Mr. Peck:*

Q. Where a man elected to take this gratuity instead of the pension, would he have to come before a re-board?—A. He would be paid a gratuity as a result of the board.

Q. Suppose the board was two years ago, and he was now very much worse?—A. That condition would not exist. The man would have to be called up for a re-board before obtaining a pension or anything and it would be on the decision of that re-board that the gratuity would be paid.

*By Mr. Caldwell:*

Q. If he accepts the gratuity in lieu of the pension, he has no recourse to the pension?—A. No; it is final.

The CHAIRMAN: The next step is to consider the recommendations of the Great War Veterans' Association in connection with pensions. Copies of these recom-



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mendations have been distributed, and we can take them up at our next meeting.

Mr. CLARK: Before we get away from the recommendations of the Board of Pensions, Mr. Scammell is here and would like to make some representations with regard to some clauses that particularly affect retraining and medical treatment.

Mr. NESBITT: Would it not be better to hear him when we come to consider them?  
Witness retired.

The Committee adjourned until Tuesday at 11 a.m.

COMMITTEE ROOM 436,

HOUSE OF COMMONS,

TUESDAY, April 20, 1920.

The Special Committee on Pensions and Civil Re-establishment of Soldiers met at 11 a.m., the Chairman, Mr. Hume Cronyn, presiding.

*Other members present:* Messieurs Arthurs, Bolton, Brien, Caldwell, Clark, Cooper, Copp, Devlin, Green, MacNutt, McCurdy, McGibbon, McGregor, Nesbitt, Pardee, Peck, Power, Redman, Ross, Turgeon, and Tweedie—22.

The CHAIRMAN: The Clerk will now read the report of the sub-committee on communications.

The CLERK: (reads):—

“Monday, April 19, 1920,

The sub-committee appointed on correspondence, begs to report as follows:—

The sub-committee met on Monday, the 19th day of April, 1920, and carefully examined the correspondence received up to Saturday, the 17th day of April, and have prepared the following summary of the contents of the said letters and have added the recommendation as to which of the said letters should be read in full to the Committee:—

Deductions and reductions of pensions to dependent fathers and mothers on account of alleged private income (section 34-4, Pension Act).

No. 1. Letter from Mrs. Tillie Barnstom, Montreal. No. 2. Letter from Mr. H. H. Stevens, M.P. Copy of letter to Hon. N. W. Rowell transmitted to the Committee for attention. Also copy of letter to the chairman of Pensions Board relating to Mrs. Gunton, Mrs. Kelly, Mrs. McCluckie. Letter to the Chairman of the Pension Board deals with cases of Mrs. Gunton and Mrs. Kelly. Mr. Stevens says ‘words fail to express the indignation I feel regarding these and similar cases.’”

The CHAIRMAN: Mr. Stevens is here, and perhaps the Committee would like to hear what he has to say with regard to these communications.

Mr. NESBITT: I suggest that the Secretary continue reading the report.

The CLERK: No. 3, letter from Mrs. A. Giles, Toronto, mother of Lieut. C. I. Giles, M.M., killed in action. No. 4, letter from Mr. D. V. Cannon and correspondence regarding Mrs. Martha B. Campbell, of Owen Sound. No. 5, resolution dated April 1, 1920, from Ladies’ Auxiliary, Veterans of France, Hamilton, Ont. No. 6, letter from United Veterans’ League, Toronto, *re* Mrs. D. Kerr, Sheough, Ireland. No. 7, letter from Mr. John Clark, chairman of the Dunville branch of the Soldiers’ Aid Commission. No. 8, letter from Mr. John Harold, M.P., *re* pensions of parents of Gunner Vanfleet, Brantford. No. 9, letter from Mr. A. E. Hall, Toronto, to Sir George Foster and referred to Committee. These are all the communications in this category.



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The CHAIRMAN: We can take up the other categories later. If it is the desire of the Committee, we shall now hear Mr. Stevens with regard to the cases which have come before him.

Mr. STEVENS: Perhaps you will allow me to preface what I have to say in connection with these two cases by stating that in my estimation there are two flagrant weaknesses in the administration of pensions. There seems to be a lack of sympathy in approaching these cases. Many of the people involved are people who have lived in humble circumstances, and who have very little idea as to how to meet departmental methods or systems of correspondence. I find that very frequently they can get no answer, or very improper and unsatisfactory answers from the Pensions Board. That has led me on frequent occasions to take up cases on behalf of people, some of whom I shall mention in a minute. That is a matter of which I think the Pensions Committee ought to take notice to-day. In dealing with these classes of citizens, sympathy should be the basis of our treatment. Then there is the other principle which was mentioned by one of the members of the Committee a moment ago. A pensioner receives, say, \$48 or \$40 a month. Now, we know that that is inadequate for any person to live on; and without entering upon any comparison with other countries, this principle strikes me as being exceedingly unjust and unfair; that is, that because a pensioner supplements his very limited pension by some revenue, in some other way, that amount is immediately deducted from his pension. To my mind, that principle is vicious, because the object of the Government and the Parliament of Canada is undoubtedly to enable the pensioners who are soldiers or dependents to be as self-supporting as possible. There is no encouragement to any person to be self-supporting if you deduct from his immediate pension any little income that he may have. Without elaborating this point, and without dealing with all the cases which have come under my attention, for I have a large number of others that I have not with me—they are in my office in Vancouver—I shall merely deal with two or three cases by way of illustration. Let me take up first the case of Mrs. Kelly. Some time ago, I think a year ago, I took up this case with the Pensions Board and received what I considered a very crude answer. The only answer I could get was that because of a certain subsection of section 34 of the Pension Act, nothing could be done. I knew that, but what I suggested to the Pensions Board was that they should consider the case on its merits, and that if the regulations were such that they could not meet the reasonable demands, they should appeal to Parliament or to the Government to have the regulations so adjusted that they would meet the case. Take this case of Mrs. Kelly; she owns a building, a somewhat old house in Vancouver, and there is a mortgage against it. By the way, she had one son at the front, her eldest son, and he was killed. There is a mortgage of \$2,000 on the building, and there are considerable taxes, information of which is, I think, in the hands of the Pensions Board, at least in the Vancouver office. She got a pension of \$40 a month, I think. At the back of the house she had a little building, in fixing up which she had spent \$70 of her own money. She had succeeded on renting it to some bachelor for \$15 a month, and she had the interest on her mortgage and her taxes to pay. She had spent her own money on this little building, and when she came to me she was penniless. She had not money to buy bread with. But when she gets her cheque, she finds it is reduced to the extent of the rent which she was receiving. That seems to me to be utterly ludicrous. It is absurd that regulations formulated by Parliament should be so drawn as to make such action necessary on the part of the Board. All I could get from the Pensions Board was this statement:—

“On referring to the existing Pension Act, you will note that Paragraph 4. Clause 34, states ‘the Pension to any parent or person in the place of a parent shall be subject to review from time to time, and shall be continued, increased, decreased or discontinued in accordance with the amount deemed necessary by the Commission to provide a maintenance for such parent or person.’”

[Mr. Stevens, M.P.]

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That shows some elasticity in the clause, and yet that clause was interpreted in the most exacting manner in this and other cases. That is what I complain of, and I think this Committee should deal with that, and recommend some remedy to Parliament. As a citizen of the country, and a member of Parliament, I would not consider I was doing my duty if I did not protest against such an interpretation as is being put on this clause. Then the communication went on:

"But in no case shall such pension exceed the amount of pension prescribed for parents in Schedule B of this Act."

And so on. I want to draw your attention to the clause in the Act—I have forgotten the number, but you will be familiar with it. It permits to the Board some latitude in reducing pensions. I claim that the Pension Commissioners should have acted under that clause. However, they have persistently claimed that they were unable to do so. This Mrs. Kelly was reduced by the sum of \$15 a month. Then I have the case of Mrs. Gunton. Mrs Gunton was the mother of five boys, four of whom went overseas. The fifth did not go because a request was made by the mother I think to the Government or the Minister of Militia to keep him in Canada, as he was the last of her boys. I know he was very much incensed because he did not get away. Four went overseas, and three were killed. These boys had contributed to the support of their mother and stepfather, both of whom were old. I have forgotten their exact ages, but I know that they were old. I am particularly interested in this case because I have known the boys for twenty years, and two of them worked for me for a number of years. Splendid people, honest, honourable and industrious, and in every sense of the term the very best citizens, and yet these people, having a little pension, and making no complaint, never murmuring nor suggesting that the pension was not sufficient, no complaint of the loss of their boys, felt they had simply discharged their duty, but in order to make the money spin out, so that they could live, they moved out to Gibson's Landing, a place about ten miles out of Vancouver. It is not a residential suburb, but a poor person's suburb of the city, and there the people live on small fruit farms and so on. They have a couple of acres of land, and with the help of the remaining married sons, they built themselves a home, to save rent. Immediately they exercised their intelligence and show a little economy of this kind, the Pensions Commission put their finger on it and say "off comes \$10 a month from your pension." I cannot for the life of me understand by what method of reasoning the Pension Board arrive at the necessity of doing that, and I cannot believe that the Act even as it stands, makes it necessary for them to do it, and I believe this Committee and Parliament ought to censure the Board of Commissioners for placing such an Interpretation on the Act. I do not think it is necessary for me to read the files, they are before you. The facts are there. The same excuse is made.

The statement continues:

2. Mrs. Gunton's claim was reviewed by the Commissioners under section 34 (4) of the Pension Act, which is quoted hereunder, and in view of the conditions shown to exist it was decided that in accordance with the provisions of the Act the maximum pension which she is entitled to receive is \$30 per month and a bonus of \$8 per month.

"The pension to any parent or person in the place of a parent shall be subject to review from time to time, and shall be continued, increased, decreased or discontinued in accordance with the amount deemed necessary by the Commission to provide a maintenance for such parent or person, but in no case shall such pension exceed the amount of pension prescribed for parents in Schedule B of this Act.

"Provided that the pension to a widowed mother shall not be reduced on account of her earnings from personal employment.

[Mr. Stevens, M.P.]

## APPENDIX No. 4

"And provided, further, that the pension to a parent or person in the place of a parent shall not be reduced on account of the payment of municipal insurance on the life of a deceased member of the forces to such parent or person."

3. "The maximum pension prescribed for the parent of a deceased soldier who held the rank of "private" is \$40 per month, and an additional bonus of \$8 per month, which is payable for the period of one year from September 1, 1919.

4. "The above amount may not be awarded when the applicant is in receipt of an income from any source other than the earnings of a widowed mother and the receipt of civic or municipal insurance.

5. "Under the heading of income, freedom from the payment of rent must be considered as such."

It seems ridiculous if a person puts four or five hundred dollars into a little cottage, upon which they must pay interest for the principal involved, that they should immediately be cut off, it would be far better for them to buy a Victory Bond, but I suppose in that case it would be deducted. They invest the capital, saved up for the children, and the minute they do that, forsooth, it must come off their meagre pension. I cannot understand the process of reasoning by which the Commissioners have arrived at that conclusion. I mentioned one case, but did not give the name. It was Mrs. McGluckie. She had complained last year and it was taken up with the Pension Board. She had a son killed overseas. She had brought the boy up and she was in hard financial circumstances. He was just about to be admitted to the bar and he was killed overseas. All her savings were used in educating the son. She got a pension, not a full pension, I think it was \$35, but I am not sure, she was a permanent member of the Daughters of the Empire. Then the Daughters of the Empire made her financial secretary. Being a large organization, they were able to do so and pay her \$35 a month. Immediately this was done the Pension Board cut down the pension because she was earning a little salary. Is it not ludicrous, because she supplemented the \$35 pension, that they should cut off the pension?

The CHAIRMAN: It is against the Act.

Mr. CLARK: The Act provides that the pension to a widowed mother shall not be reduced on account of her earnings from personal employment.

The CHAIRMAN: Will you spell the name for us so that we will have it on record?

Mr. STEVENS: I will get the information from Mr. Fred Cook, the Assistant King's Printer, who himself visited the Pension Board in regard to the matter.

The CHAIRMAN: Are you sure her husband is not living?

Mr. STEVENS: Yes. Then, Mrs. McGovern had a pension of \$66, and it was reduced in the same way because she lived with her brother.

Mr. COOPER: At one time it was increased from \$30 to \$66.

Mr. STEVENS: But it was reduced last year. I have brought these two cases before you and I have another one, a Mrs. Abbott, but I have taken that up with the Pensions Board, and they have not yet refused it. I think they have said that it will be taken up again. I am not bringing this up as an instance now. These two are striking examples. I think the name of the woman was Mrs. McGluckie, but I will get the name later. These are quite sufficient, with the large number of other cases brought to the attention of the Pensions Board to warrant you as a Committee and to warrant us generally as a parliament in taking cognizance of it, and in adjusting the Act so that it cannot possibly occur. If the Board consider they are bound by the Act as it now stands it ought to be made perfectly clear that they do not perpetrate these obvious wrongs.

I quoted the Pensions Board letter, which I have under my hand. I am not sure whether this is the clause or not; they do not set out the clause, but they say—

[Mr. Stevens, M.P.]



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4. The Pension Act provides for a pension to a parent who is in a dependent condition if the commissioners are of the opinion that the deceased son would have contributed had he lived and under section 34-3 of the Act set forth hereunder, the commissioners regret that they cannot award you pension.

(3) "When a parent or person in the place of a parent who was not wholly or to a substantial extent maintained by the member of the forces at the time of his death, subsequently falls into a dependent condition, such parent or person may be awarded a pension provided he or she is incapacitated by mental or physical infirmity from earning a livelihood, and provided also that in the opinion of the commission such member of the forces would have wholly or to a substantial extent maintained such parent or person had he not died."

The CHAIRMAN: That is the prospective dependency clause.

Mr. STEVENS: It shows that as far as Parliament was concerned it was desired to give the Pension Board some discretion in the matter. Then I read you the other clause, I think it is a portion of clause 34. This is 34-3, but 34-4 also has a sub-clause in it which gives at least some degree of discretion to the Pension Board, but I think the point can be made clear and that is the reason I am appealing to the Committee.

Mr. MCGIBBON: Cannot we take up this thing now and be done with it. I do not think that any more evidence is required.

Mr. COOPER: Every member has the same kind of case and the same kind of evidence.

The CHAIRMAN: Last session I moved an amendment along that line and it was ruled out of order because it involved a money consideration. I think we had better consider this whole matter when it comes up because we have to devise the wording which will best fit into the Pensions Act.

The CLERK (reads): Correspondence from persons or associations desiring to submit evidence. No. 10, correspondence from Veterans of France and Comrades, Hamilton, Ont., by R. John Anderson, M.M., president. No. 11, correspondence from the Imperial Veterans in Canada, Winnipeg.

Mr. Willing is very persistent in not submitting written proposals. They wish to make personal representations.

The CHAIRMAN: Mr. Willing writes on April 14:—

"It would be a wise policy for this association to state its viewpoint without first having a personal interview with Mr. MacNeill and coming to an understanding, also as the representative of all Imperial men in Canada, we think it is the duty of the Committee to summon the Dominion secretary of this association to get our viewpoint and it would be deeply appreciated if we have this opportunity as there are a number of points in connection with the working of the Pensions Act that could be amended to include members of the Imperial Forces who were resident in Canada in 1914. We could very readily enumerate a number of suggestions and recommendations, etc., but for the above reasons, it would be unwise; but we can assure you that they are points that affect Imperial men and the G.W.V.A. will not bring them forward, neither are they conversant with the facts or the recent arrangements made by the Imperial and Canadian Governments.

"Trusting that we shall hear from you by wire...." and so on.

Mr. COOPER: Is this Committee empowered to deal with pensions for the Imperials?

The CHAIRMAN: That is a question which has already been thoroughly discussed by the Committee.

[Mr. Stevens, M.P.]



## APPENDIX No. 4

The CLERK (reads): No. 12 correspondence from A. Sutcliffe, Toronto, secretary of the Amputation Association of the Great War.

The CHAIRMAN: These gentlemen are now here and are prepared to give evidence. They have submitted a statement in writing, copies of which are available for distribution among the members of the Committee.

The CLERK (reads): No. 13, correspondence from C. G. MacNeill *re* Invalided Tubercular Soldiers' Welfare League.

The CHAIRMAN: That statement is attached to the document now being distributed.

The CLERK (reads): No. 14, correspondence from D. O. Smith, Toronto, No. 15, letter and statement from the president of Widows, Wives and Mothers of Great Britain's Heroes' Association, Vancouver.

The sub-committee recommends that the suggestions on page 4 of the correspondence be read to the Committee.

The CHAIRMAN: These are the suggestions made by this body in Vancouver:—

"1. Increase, regardless of rank, of pension to a widow with children to \$75 per month."

2. For the first child, \$25 per month.

3. For the second child, \$20 per month.

4. For each subsequent child, \$15 per month.

5. For orphans, \$45 per month each.

As to gratuity—an amount equivalent to what the soldier would have received had he come home alive.

6. Distribution of the deceased soldier's gratuity to his dependent widow, widowed mother, fatherless children and orphans.

7. Provision for the assurance of academic or technical training and education of the fatherless children or orphans.

8. Special provision for hospital and sanatorium accommodation for such dependents.

9. Special preference for the deceased soldier's boy or girl in the Civil Service of Canada.

10. Extension of the benefit of the Land Settlement Scheme to his sons on reaching the proper age.

11. Above all, public acknowledgment that Canada regards the widow and children of these Canadian soldiers as her very special wards.

The CLERK (reads): No. 16, correspondence from Victoria, B.C. Wire from Amputation Club of B.C., Victoria Branch. No. 17, letter from a soldier's widow who is in debt.

Mr. MACNEIL: The Amputation Club have conferred authority upon their president who is now in the city to represent them on this matter.

The CHAIRMAN: We thought that we would have that made clear when he came before us. It will undoubtedly help the situation. This letter is dated February 10, 1920, and is addressed to the Hon. Mr. Rowell, chairman of a former Pensions Committee:—

"I hope when Parliament opens you and a few more will remember the widows and children of those that lie in France and Belgium who gave their lives for your liberty and safety as well as for us. At the present time the pension with a family is not enough to pay our way and no chance to buy a pair of boots or pants for our boys. Also why not give us as much for one and every child. Fancy keeping boys and girls of eleven or twelve for eight dollars per month while another that has child in arms gets more. I think it is high

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time the more a person has the higher they get. Here is a little idea how we, with a family live:—

\$35 for groceries  
15 for rent  
10 for baker  
5 for milk  
5 for insurance  
14 for coal

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\$84

“What have we left out of \$89 for clothes, doctor and a hundred little things one needs when we have children? Then again when a boy gets sixteen he has to go and work for himself. Otherwise he is taking away from his brother and sisters. Is there no help for a mother who wants to give her boy a better education who knows what that boy might be in time if he only has the chance, but cannot have it because his father died for his country. I hope this will give some of you men who have a lot to say a little thought. That you may do more and say less.”

The CLERK (reads): No. 18. Letter from Mr. K. McKinnon, 76 Mack street, Kingston, Ont. No. 19. Letter from the Citizens' League of Winnipeg recommending increases in pensions. This important letter should be read to the Committee.

The CHAIRMAN: This letter is from the Citizens' League of Winnipeg, is dated March 24, 1920, and is addressed to Major Andrews, M.P.:—

“Dear Sir,—The executive committee of the Citizens' League of Winnipeg, on behalf of their membership of 6,000 citizens, drawn from all walks of life, after a careful review of the provisions of the Pensions Act, 1919, and after an exhaustive comparison of the amount of pensions of disabled soldiers, widows and dependents with the present high cost of living; do hereby petition the Federal Government to seriously consider at the present session of the House, the enactment of such amendments of the Pensions Act, 1919, as will increase the present scale of pay to correspond with the steadily increasing cost of living.

“The following suggestions are therefore respectfully submitted for your consideration and action:—

“(1) It is the opinion of this committee, based upon accurate and reliable figures, that the present scale of pensions under the provisions of the 1919 Pensions Act, including the 20 per cent bonus, is totally inadequate and does not provide for the ordinary necessities of life.

“(2) That those in whose behalf this present recommendation is framed, and particularly disabled men and dependent widowed mothers, represent a class in Canada who have not the means nor in most cases the inclination to plead in their own behalf.

“(3) That from careful investigation the present administration of the Pension Act seems to be sympathetic and efficient.

“(4) That the amount of \$100 for the expenses of a pensioner's last sickness (section 32, page 11, Pension Act, 1919) be increased to \$200 to meet the present scale of charges for such services.

“(5) That paragraph 2, subsection 4, of section 34, Pension Act, 1919, be amended to read: ‘Provided the pension to a widowed mother shall not be reduced on account of her earnings from personal employment or from any other source of private income,’—or such amendment as would remove

## APPENDIX No. 4

the existing discrimination in respect of the pensions of widows and widowed mothers.

"(6) The minimum pension herein cited under sections 6 and 7 is based in each case upon the cost per week per family for food, fuel, light and rent, in terms of the average prices in sixty cities in Canada as published by the *Labour Gazette*, February, 1920, page 181.

"(a) That the minimum pension for a totally disabled man should be increased from the present scale of \$60 per month to \$100 per month and that the minimum scale of pension for any partially disabled single man with a percentage of disability as classified in schedule A, Pension Act, 1919, be increased proportionately.

"(b) That the minimum pension for a totally disabled married man should be increased from the present scale of \$75 per month to \$125 per month, and that the minimum scale of pension for any partially disabled married man with a percentage of disability as classified in schedule A, Pension Act, 1919, be increased proportionately.

"(c) That the minimum additional pension for children of totally disabled men be as follows:—

First child . . . . .	\$25 per month.
Second child . . . . .	15 "
Subsequent children . . . . .	12 "

"(d) That the minimum additional pension for children of partially disabled men with a percentage of disability as classified in schedule A, Pension Act, 1919, be increased proportionately.

"7. (a) That the minimum pension for a widow or dependent parents be increased from \$48 to \$60 per month.

(b) That the minimum additional pension for children or dependent brothers or sisters of a soldier killed in action be increased in proportion to the increase herein indicated in subsection (c) of section 6.

(c) That the minimum pension for an orphan child or orphan sister or brother be increased in proportion to the increase herein indicated in subsection (c) of section 6, except in special cases not inconsistent with the provisions covering same in the Pension Act, 1919.

"(8) That it is not the intention of these recommendations to commit the country to a permanent increase of pensions, but rather to arrange the pensions on a fluctuating basis, corresponding to the cost of living. We therefore recommend that the increased scale of pensions herein recommended be revised annually on the basis of whatever proportion the index figure showing the cost per week per family for food, fuel, light and rent in terms of the average price in sixty cities in Canada as published by the *Labour Gazette* bears to the index figure as at January, 1920."

The CLERK: No. 20. Wire from the Victoria, B.C., Board of Trade. No. 21. Letter from Mr. C. G. MacNeill, enclosing resolution from His Majesty's Army and Navy Veterans relating to Imperial pensioners, with correspondence. No. 22. Correspondence from Hamilton Soldiers Benefit Fund. No. 23. Letter from the Kiwanis Club of Victoria, B.C. No. 24. Wire from the Grand Army of Canada, Toronto.

The CHAIRMAN: You have heard the report of the sub-committee. There are some matters arising out of it with regard to calling evidence. Perhaps we can consider that before we rise for the day. In the meantime we have before us the recommendations of the G.W.V.A., a statement now in your hands from the tuberculous soldiers and from the Amputation Clubs and Associations. Representatives from both of these bodies are here, and, as Mr. MacNeill states, arrangements have been made that these gentlemen shall represent those two classes of soldiers. The secretary points out that since this report was made a number of communications

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dealing with pensions have been received, and he thinks we should dispose of these before we call any evidence.

Mr. NESBITT: Have they been referred to the sub-committee?

The CHAIRMAN: No, they have not. The secretary has epitomized each one, and if you are prepared to hear them we will clean that up.

Mr. MCGIBBON: I move that these communications be referred to the sub-committee.

Motion agreed to.

Mr. NESBITT: I move that the report of the sub-committee on communications be printed as part of the record.

Motion agreed to.

The CHAIRMAN: Shall we hear the gentlemen representing the Amputation Association.

Mr. NESBITT: I would like to draw attention to the fact that at the first meeting we decided that all these people who wanted to give evidence should put their propositions in writing before the Committee and the Committee would decide whether they would be subpoenaed or not. We incurred a great deal of expense last year which was unnecessary, on account of the repetition of evidence. If the witnesses come here and submit their evidence in writing and expect us to pay their expenses, that does away with the benefit of the submission in writing.

The CHAIRMAN: I think perhaps we must not forget that the Committee has not long been constituted and that our ruling in that respect was not perhaps promulgated before some of these delegates were appointed.

Mr. CALDWELL: I suggest that this Committee should issue a statement to the newspapers, inviting the different bodies of returned soldiers not to appear before the Committee until summoned, because in the present case we have delegations waiting in Ottawa a week, who cannot appear before the Committee, and this causes unnecessary expense.

Mr. PECK: I move that these deputations be heard.

Motion agreed to.

## EVIDENCE.

Mr J. H. RAWLINSON called, sworn, and examined:

I would like to take this petition that I came here to present clause by clause if I may, and as I am black-blind, I would like to ask if some one would kindly read it.

The CHAIRMAN: I will be glad to read it. This is addressed to the Chairman, Pensions and Re-establishment Committee, House of Commons, Ottawa, Ont., and the first paragraph reads:—

"The undersigned petitioners representing returned soldiers suffering from total disabilities and major amputations, of the Toronto Amputation Association of the Great War, other amputation associations and amputation sections of the Great War Veterans' Association, beg to submit evidence before your Committee in support of the following claims:—

Whom do you represent?—A. I thought Mr. MacNeill had made it clear. I have brought my credentials from the Amputation Club. (Hands credentials to the Chairman).



## APPENDIX No. 4

The CHAIRMAN: Yes, this is the certificate. We have a communication from the Amputation Club in Vancouver stating that they had appointed delegates. A telegram is put in from the president, J. A. Paton, addressed to Mr. C. G. MacNeill, and dated April 18, 1920, as follows:—

“Please give this wire to delegates. Amputation Association, Toronto, Amputation Club, of B.C. Vancouver endorsed principle of re-establishment laid down by G.W.V.A. annual convention, as set out in memorandum to Premier and Cabinet, March 29. Suggest you work in conjunction C. G. MacNeill and save duplication evidence. Represent us extension housing, pensions and questions pertaining to amputations.”

The CHAIRMAN: The first clause reads:—

“That it is the earnest desire of all disabled returned soldiers that foremost consideration be given to the necessity of an immediate and substantial increase in the pensions awarded the widows and dependent children of deceased soldiers.”

Mr. RAWLINSON: That question, to my mind, is one that there should not and must not be quibbling about. When I was delegated to go to Peterborough and Montreal as a delegate for the branch to which I belong, I intended to go there not with something to talk about but with something to say. You gentlemen know there is quite a difference. I started out by talking with a few widows belonging to my own branch, and also with some outsiders. Their situation was summed up in very few words by one woman. To my mind, that woman made a most damning accusation—pardon that language—against any government, not only against this Government of ours. She said, “Mr. Rawlinson, as the pension stands now, I must neglect my children.” I asked why. She said, “If I go out to work, which I must do now, I cannot give my children the right that is theirs. I cannot give them a mother’s care. I leave them in charge of another lady. She is very good to them, but can any woman give another woman’s children the care that these children should have? If I do not go out to work, I cannot keep my children. My husband, when he was alive, saw to it that they were properly kept. I would ask you gentlemen who have served Canada overseas, and you gentlemen who served Canada in quite as strong a capacity here, that is in governing Canada, I want you to remember that in Parliament you are not legislating for the Canada of to-day alone, but for Canada of the future. Those children are future Canadians. The last war, gigantic though it was, is no guarantee that there will not be another; and remember, we might have to depend upon those children to look after us, and to legislate for us as you gentlemen are legislating to-day. Those children, if they are not looked after properly, if proper provision is not made for them, are going to be thrown on the labour market in a semi-educated condition. Education, as everyone knows, is most essential for the welfare of any country. It is a crime not to be educated to-day. You gentlemen who went overseas, and who served Canada here, put yourselves in the place of that man who lay in No Man’s Land dying, or even who lay in Canada dying. What was in his mind was that possibly his wife and children would have—not an opportunity; I will have to say the same thing as that woman said to me. In your deliberations on this question please remember, do unto others as you will be done by. I do not think you can go wrong there.

The CHAIRMAN: Clause 2 reads:—

“That the present rate of pension does not provide maintenance for the seriously disabled pensioner and his dependents, commensurate with the cost of living, and that, therefore, the existing scale of pensions should be increased in such manner that \$1,200 per annum may be awarded for total disability.”

[Mr. J. H. Rawlinson.]

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*By Mr. Pardee:*

Q. Before you go on with that clause, might it not be well for Mr. Rawlinson to tell us the situation of this woman. What was she getting; how many children has she?—A. Two children.

Q. What was she receiving in pension?—A. I do not know that. You would know that.

Q. Was she a private's widow or an officer's widow?—A. I do not wish to enter into the equalization of pensions. I do not know.

Q. What I want to get for the information of the Committee is this: she said she was totally unable to take care of her children. On what basis was she speaking?—A. You know the pension that that woman is getting. She is a widow with two children. Draw your own deductions from that. As I say again—I hate repetition—but in forming your deliberations think of your own wife and children, if you have any.

Q. That is what I am trying to get at.—A. Very good. I figure that you know that that woman gets, and you can draw your own deductions.

The CHAIRMAN: She was apparently getting \$876. Is that right?

Mr. AHERN: Yes.

The CHAIRMAN: If she was the widow of a private she would get \$576 for herself, \$180 for the first child and \$120 for the second, making \$876. Are there any questions with regard to the first clause? If not, we will go on to the second, which I have read. It recommends an increase of pensions.

*By Mr. Pardee:*

Q. Where did this woman live?—A. In a district around Bloor St. and Sherbourne, Toronto.

Q. In Toronto?—A. Toronto, yes.

Q. What was her husband's occupation, do you know?—A. I do not know. If I had known that these questions would be asked I would have got that, because I know you gentlemen have had others in front of you talking these questions over, but I realize the fact that when those others have got through, although they do have probably a much greater knowledge of the English language than I, there was always in the back of your mind the idea, "Yes, I believe you to a certain extent, but you are theorizing." You cannot tell me that I am theorizing. I am blind; I am a total disability, but I would be as emphatic on the case of the widow I am referring to. As our resolution states, we want them to be put first. Gentlemen, I would like to say this, if there is any cheese paring or any economizing to be done in Canada to-day—I know the finances of the country are not what they ought to be—if there is any cheese paring or any economies to be considered and studied, please don't study it and throw that cheese paring onto those who really require it. Don't throw it on to the widow and the orphan; it is not fair to them. Bear in mind that they have given their all.

The CHAIRMAN: We are still on the first clause. Are there any more questions?

Mr. RAWLINSON: At the present time my pension, as a total disability, is \$50 per month, with a bonus of \$10 per month, which is due to expire on the 31st of August. I get \$60 a month. I came here this morning with some figures, which, if you will permit me, I would like the Chairman to read. I want you to take these figures—they are only very few—and I want you to take each separate item and question me on them, because I want you to be thoroughly impressed that James H. R. has not been extravagant in any way. I want to feel when I leave this stand that you have accepted these, and if you do not question me on them, I take it you have accepted them.

The CHAIRMAN: This statement is headed, "Actual weekly expense account." The first item is, room, including breakfast and dinner, \$9.

Mr. RAWLINSON: I get my Sunday dinner for that.

[Mr. J. H. Rawlinson.]

## APPENDIX No. 4

The CHAIRMAN: I will read it through. "Suppers, \$1; lunch, \$3.60; laundry, \$1; medical and sundries (tooth paste, shaving utensils, etc.), 75 cents; transportation, \$1.40; clothing, boots, etc., \$4; smoking, \$1.25; total, \$22."

Mr. RAWLINSON: Gentlemen, that list does not hold the biggest item that you have to-day, that is miscellaneous. There is no such thing as a newspaper bought; no envelopes or writing paper; no stamps, and I want them too because I can typewrite; no typewriter ribbon. There is no miscellaneous item. There is another item that a man must have, but I have not put it down; there is no amusement. I have not gone to a theatre. I have not gone, and I cannot go, to a hockey match. I have not gone to any amusements at all; that, gentlemen, represents my actual expenses that I am absolutely compelled to spend. I have made no provision for incidentals in that list, and that covers \$22 and a clothing allowance of \$4 a week, \$208 a year, and I cannot clothe myself on that. Two suits here at the present time cost me \$120, I want three pairs of boots, at \$10 per pair and I cannot buy them for that, there goes \$150; then I need an overcoat every two years, \$40, or \$20 a year, there is \$170. Then I have allowed myself \$28 for collars, ties, shirts, and socks, and another thing I would have you remember, and that is that evidently in the winter time, and I want to get that into the minds of these gentlemen who are fixing our pensions that one of the penalties through which our class of pensioners are subject on account of their disability, and that is that we require warmer clothing, as do the leg amputation men, than the other fellows in the winter time because we cannot travel around as fast as they can. For that reason we require more clothing than they do. We, gentlemen, are thus penalized in three ways, commercially, physically, and socially. If any of you gentlemen asks us to go somewhere, to a party, for instance, we would say "yes, I am glad to go, providing I can have some one to take me." Think of these things, gentlemen, in respect of a man in my position—I can read Braille, thanks to St. Dunstons—though the other fellow he cannot read Braille, and think of him sitting in his room in utter blackness; I tell you the monotony of that blackness is something you can never feel. I have had three years of it, and I know whereof I speak. You cannot give us sufficient pension, it is absolutely impossible to compensate us. I have heard that even a total disability case is supposed to earn something; can you tell me how I can earn anything? Can you give me a job? Can you give a job to a young man I know, a comrade in the city of Toronto, with both arms off, with a nine-inch stump on one and a four-inch stump on the other? Can you give him a job?

*By Mr. Redman:*

Q. What would you say as to the amount that is required per month?—A. \$100 a month is putting it down to the very lowest. I am not asking any extravagance now, but for absolute essentials. I will ask you if you want to brighten our lives a little bit, those of us who are blind, why if even a \$100 can be handed to us it will be a great relief.

*By the Chairman:*

Q. Clause 3. "That the allowances for dependents be so increased that the wife of a pensioner may receive 50 per cent of the pension awarded for the disability with suitable allowances for children." Have you anything to say in reference to that?—A. That question, if I may, I will pass over for my comrade to deal with, he is a married man.

Q. Then we will go to clause 4—

"That the attendant's allowance for a helpless pensioner be fixed at the rate of \$500 per annum and that a proportionate allowance be provided for any pensioner, who, though not helpless may require frequent services of an attendant."

[Mr. J. H. Rawlinson.]



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A. I will answer your question with regard to that clause by saying that I am paid \$175 a year attendant's allowance, \$14.58 per month.

*By Mr. McGibbon:*

Q. You are entitled to \$450?—A. Not according to the way the pension commissioners read that. My attendant allowance for the first six months I was told would be at the rate of \$208 a year, after that \$175, which is what I have been drawing since last June.

Q. I wish to say that you have my sincere sympathy and I am sure you have the sincere sympathy of every man in the room, that I know. I myself moved that resolution providing for the allowance of \$450, and I particularly specified that anybody situated as you are should be entitled to receive \$450?—A. Gentlemen, let me tell you this, that the men who cannot see are penalized more than the men who can in these total disability cases, because where can we hire an attendant for \$14.50 a month? We have to pay more, and the other money must come out of our pension. I was asked at Montreal what I considered an adequate attendant's allowance, but I refused to give any figures. I would answer that question in an Irishman's way by asking what would you pay an errand boy for carrying groceries to your house? And if it was \$5 a week then I might figure myself as worth more than \$5.

*By Mr. Arthurs:*

Q. The Pension Act, section 27, reads:—

“(1) A member of the forces holding the ranks of sub-lieutenant (Naval) or lieutenant (Militia) or a lower rank who is totally disabled and helpless whether entitled to a pension of class 1 or of a lower class and who is in addition in need of attendance shall be entitled if he is not cared for under the jurisdiction of the Department of Soldiers' Civil Re-establishment to an addition to his pension subject to review from time to time, of an amount in the discretion of the Commission not exceeding \$450 per annum.”

A. Yes, but there is the point whilst the Pension Commissioners are quite satisfied to accept me as 100 per cent disability, commercial disability on the commercial market, they will not accept me that way for attendant's allowance because they said they had seen other men who could not see going about the streets by themselves, but there is one point they do not see. I know there are blind men in St. Dunstan's and I know blind people, I was hit in June, 1917, and since then I have not seen. The man that you see walking about the streets by himself is the man who lost his sight probably a few days after he was born, or so long ago that he does not remember what it was like to see. That man never had his sight to depend upon, so he trained the facial nerves. I know a man in London, Percy Way, who has never seen, and I may tell you that he has trained the facial nerves to such a degree that he can walk along the street with his hand in his pockets, if a ladder is in front of him he can miss that ladder. If the day is clear and there is no mist in the atmosphere, if I walk within two feet of a telegraph pole or tree I sense it, but that is not always the case. Give me a bad day and it is different. Well the bullet went in here and came out here (pointing to the sides of the head) and I have raw ends to my nerves. Some days I have a good sense of direction.

*By Mr. Arthurs:*

Q. Your complaint is against the Board of Pension Commissioners rather than against Parliament?—A. I do not know.

Mr. ARTHURS: Parliament has placed the amount at \$450.

Mr. MCGIBBON: I moved that resolution and particularly mentioned in that resolution that the one to get the \$450 was the boy who had lost his sight. You have been done an injustice by the Board of Pension Commissioners.

[Mr. J. H. Rawlinson.]



## APPENDIX No. 4

Mr. REDMAN: There is no doubt about that.

WITNESS: Would you recommend to the Board of Pension Commissioners that the blind should be paid the same amount?

Mr. McGIBBON: Yes.

*By Mr. Redman:*

Q. Suppose we make it the law that all men in your position should receive \$500, would that be fairly satisfactory?—A. When we went overseas we went to save Canada. There are only about thirty or thirty-five who are black-blind. We do not want to ruin the country or be a drag on the country. All we ask for is that you men of the world give us what is fair. I was told that I was going to meet a hard-headed bunch of business men and men who realized the value of a dollar, but I leave it absolutely in your hands. If the allowance is wrong, in future years if you see a blind man running into a lamp post, or knocked down by an automobile, you can say to yourself "I could have saved all that in 1920 if I wanted to".

Q. You think \$500 is enough?—A. Yes.

Q. You are speaking of the difference between blind and black-blind. Would they all come under that? Are they all in the same position?—A. The medical history sheet will show that. If the allowance for total blindness was set at \$500, the man with ten or twenty per cent—let him be graded accordingly.

The CHAIRMAN: As I read your recommendation, it is that where a pensioner is helpless, no matter from what cause, that the rate for an attendant or for his helplessness be fixed at \$500 per annum, not as now set forth in the Act, giving the Commission discretion to determine how much that helpless allowance shall be.

Mr. COOPER: That is not the meaning of it.

The CHAIRMAN: I am taking the totally helpless man. You have expressed an opinion that the black-blind come under that denomination. There must be others.

WITNESS: Yes, there was a double arm amputation case and a double limb amputation case. I will leave those amputation cases for the amputation men to settle. What I do know about is my own case.

The CHAIRMAN: I wanted to know whether the recommendation to your association was to the effect that where there was total helplessness from any cause the pensioner should get \$500?—A. Yes, you see, sir, up to date the Pension Commissioners have not considered me as being totally helpless because I can walk.

Mr. DEVLIN: I remember perfectly well the facts stated by Mr. McGibbon when we were establishing a pension schedule. I remember the item \$450. There were some cases which might not be total disability, or whilst being total disability cases, they might be in a position to help themselves in some way, and the discretion was then left to the Pension Commissioners to decide, so that Mr. Rawlinson's objection is not to what was done by Parliament but what was done by the Commission.

Mr. NESBITT: He is not specifying whose fault it is but is stating what he thinks should be done.

*By Mr. Brien:*

Q. How long is it since you left the Soldiers' Civil Re-establishment?—A. I am with them yet.

Q. Is there not some instruction given to you there?—A. In my work there, yes.

Q. Probably in their estimation you have not arrived at that stage where they consider you a total disability; in other words, you are under the jurisdiction of the S.C.R. Department yet.—A. No.

Q. I thought you were?—A. No, I am with them as a typist.

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Q. Are you getting any consideration?—A. Yes, \$80 a month, but the S.C.R. is a temporary department and I have asked "Can you find me a position when the department is closed?" They cannot. I am not pleading these things for myself alone, but there are other men who are blind who are absolutely illiterate. Thanks to my mother, I did receive an education and have been able to use that now, but there are days when I absolutely cannot work, when I am absolutely useless at a typewriter and cannot push the keys at all. Those are the wet black damp days that you as a medical man will readily understand.

Q. The section of the Act refers to a member of the forces who is in need of attendance and says he shall be entitled, if he is not cared for under the jurisdiction of the S.C.R. Department—A. That is the vocational students.

Q. You are not receiving vocational training?—A. No.

Q. You are simply employed there?—A. Yes.

Mr. BRIEN: The attempt of this Committee seems to be to pass the buck and throw the onus on the Board of Pension Commissioners and the Medical Board. I do not think that is exactly right. I think this Committee should bear their share of the onus and make this Act specific. If we do not want to leave it to the discretion of the Board of Pension Commissioners to decide this matter it is up to us to say that they shall not have it, and not pass the buck and blame the Board of Pension Commissioners and the medical examiners. Let us take the blame ourselves and correct the Act.

Mr. CLARK: That is, we leave certain things to their discretion, and then find fault.

Mr. PECK: Is not this Committee appointed to collect evidence and find out how the Act can be corrected?

The CHAIRMAN: If there are no more questions on Section 4, we will pass to Section 5. You wish to leave that?

Mr. RAWLINSON: Yes, please.

The CHAIRMAN: No. 6 is:—

"That the dependents of pensioners whose marriage was contracted subsequent to the appearance of the disability or to discharge from the Forces, be not discriminated against in the benefits of the Pension Act."

Do you want to take that up?

Mr. RAWLINSON: Yes, I do. I know men who were at St. Dunstan's with me and who married and brought their wives here to Canada. I maintain that it is an absolute injustice to those boys and an absolute injustice to their wives, to the woman who has taken in hand to handle a blind man all his life, that when he dies she will not receive any pension. You gentlemen who have been under shell fire know that no man ever comes out of it as he entered it. There are none of us fellows who will live the allotted span, and our wives, if we have them, must be provided for when we do finally go West. As things stand now, we are absolutely forbidden the inalienable right of every citizen, that is to own a little bit of earth in this world, because we have not the wherewithall to purchase it. Even if you do give us pensions, we will never be able to save any money. We cannot take any insurance. I have tried five companies to take insurance, and they have all told me, "We will let you know later on." The last was five weeks ago, and I have heard nothing further. I cannot get insurance. There is absolutely no provision made for the widow of a disabled man when he goes West, absolutely none. There is a case in Toronto, a lad with both arms off. He married, and by the way, he has had a big bouncing boy presented to him. It would do your hearts good to hear that lad talk of that kid. But just to show you how people talk, the mother was asked, "Has your boy got arms?" Because the father has none. When the man goes West, that child will have no provision made for it. Is it fair? They cannot draw a widow's pension. Why?

[Mr. J. H. Rawlinson.]

## APPENDIX No. 4

*By Mr. Clark:*

Q. You mean a man who married after discharge?—A. Discharge or after disability. A man was blinded in France, and he was married in England, or perhaps here. I know one who lost both eyes at Vimy. When he goes out his wife will be absolutely unprovided for. You cannot make that wife a pauper; it is not fair to the lad who has lost his eyes and not fair to his wife. That must be attended to; at least I plead upon you to consider it.

*By Mr. Redman:*

Q. Could that be arranged by putting a limit on the time, say five years after discharge?—A. I understood that the reason why that clause was inserted in the Pension Act was to do away with deathbed marriages, so that the insertion of that limit would not eliminate the reason why that clause was put in.

Q. A man usually does not think of marrying when he is sixty or seventy years of age.—A. That is the time when we blind chaps would want some one to look after us.

The CHAIRMAN: The next clause has to do with amputation. You wish to pass that?

Mr. RAWLINSON: Yes.

The CHAIRMAN: Clause 8 is:—

“That free medical treatment be provided for the dependents of all disability pensioners.”

Have you any remark to make on that?—A. No, only that it ought to be. We have already the existing machinery. It is not throwing any more expense on the Government. The machinery is already in existence for that class to be handled.

The CHAIRMAN: Then clause No. 9 reads:—

“That no deduction be made from the vocational pay and allowances in respect of an award of pension and that such regulation be made retroactive.”

Mr. RAWLINSON: I leave that.

The CHAIRMAN: That is your final clause.

Mr. RAWLINSON: Yes, but whilst I am on my feet, I said I did not want to talk about equality of pensions. But is there any man in Canada to-day whose eyes are worth more to him by \$2,000 than mine are to me? Is not the light of that sun worth as much to me as to any man? If there is any cheese paring, if economy must be studied, please don't throw it on the widows, orphans and disabled men. Put it on those who cannot afford it.

Witness retired.

The Committee adjourned until 4 p.m.

## AFTERNOON SESSION.

Committee resumed at four o'clock, the Chairman, Mr. Cronyn, presiding.

*Other Members present.*—Messieurs Arthurs, Bolton, Brien, Caldwell, Chisholm, Clark, Cooper, Devlin, Edwards, MacNutt, McCurdy, Nesbitt, Pardee, Peck, Power, Redman, Turgeon and Tweedie.—19.

Mr. NESBITT: I move, seconded by Mr. Peck, that the secretary issue a summons requesting the witnesses to appear and give evidence before the Committee when we decide we want them.

Motion agreed to.

Mr. NESBITT: I think the party should be notified that we want their proposition in writing and do not want witnesses to appear until they are summoned.



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The CHAIRMAN: A resolution has already been passed asking that all statements be reduced to writing, so that the Committee may then judge as to who should be summoned.

Mr. REDMAN: The reason that we are hearing these representatives is not because they are here, but because the Committee wish to hear them.

Mr. NESBITT: That is not my understanding. We heard them because they were here. I do not object to these witnesses I have heard, but I think we should settle the question once for all.

Mr. PECK: I think we should give the largest possible latitude in these matters. Of course, we cannot bring the whole countryside to give evidence at the country's expense. I think all the organizations should be heard and we should not draw hard and fast lines.

Mr. NESBITT: I am prepared to take all the evidence necessary to enable us to reach a conclusion, but do it regularly.

Mr. TWEEDIE: I agree with Mr. Peck, I would rather stay a week or two longer. I do not think there would be any great influx of witnesses.

Mr. NESBITT: They can easily write letters to us and we can see whether we want them or not.

Mr. PECK: I spoke about calling a certain gentleman, who, I think, probably could give the best expert evidence on the question of re-establishment, because he has made a study of it. I do not know whether he wants to come or can come, but I thought he could be called.

Mr. NESBITT: You will suggest it if you know him.

The CHAIRMAN: It strikes me that it would be wise to have the Committee in control of the summoning of witnesses. I am sure that this Committee does not wish in any way to narrow the investigation; we want to cover the whole field. But we do want to protect the Committee and the House against the duplication of testimony. I have taken a note of the name of the man you have mentioned, and that case will have to come up before the Committee, and the question of summoning him decided by the Committee. I think we should go on with the evidence with which we started this morning.

## EVIDENCE.

Mr. R. C. MURRELL and Mr. J. M. McGUIGAN, called, sworn, and examined.

*By the Chairman:*

Q. We passed over at Mr. Rawlinson's suggestion paragraph 3 of your recommendations, which reads:—

“That the allowance for dependents be so increased that the wife of a pensioner may receive 50 per cent of the pension awarded for the disability with suitable allowance for children.”

Do you want to take that up?

Mr. MURRELL: I would prefer Mr. McGuigan to take that up, because he is a married man and I am not.

*By the Chairman:*

Q. What have you to say on that point, Mr. McGuigan?

Mr. McGUIGAN: I would refer you to an actual experience of my own. Whilst I was taking vocational training, as you know the allowance for a married man and his wife is \$85 a month, my wife was taken seriously ill. It involved a very serious

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operation, and I had no means to pay for a doctor. I put her into the hospital, and the result was I had to put her into the paupers' ward. I broke down on the strain of it, and I had also to go into hospital. I was so disgusted with it all that I never went back to vocational training. The point is that if a man is sick he is taken care of to a certain extent, but if his wife is sick she is not, and 25 per cent of his pension is not enough to help him to meet the needs of sickness. That is the point I wish to raise.

*By the Chairman:*

Q. What do you say as to paragraph 8, "that free medical treatment be provided for the dependents of all disability pensioners?"

Mr. McGUIGAN: It practically covers the two points.

Mr. MURRELL: We feel this way, that a man with a disability is not in a position to earn a sufficient amount of money to make provision for his wife and children at any time when he may become sick. His disability prevents him from doing that. The Commission labels a man 100 per cent, 90 per cent, 80 per cent, 70 per cent, or whatever disability it is; and they recognize that the man has not an earning capacity the same as he would have had if he had not suffered a disability. The able-bodied man makes provision for all these things, because he is earning enough money. We ask that medical treatment may be provided for the dependents of our men because of the fact that their disability prevents them from earning a sufficient amount to pay for such medical attendance. Also, it has been brought to us, and I may cite the case of a particular friend of mine, who is a 75 per cent disability. Just recently, as a matter of fact two weeks ago, his wife was blessed with a child. This friend of mine is paying for a house, and his expenses on that account are fairly large. At the present time he is taking up vocational training. Now, sir, I put it to you, do you not think that the Government or the Pension Committee should recommend that medical treatment should be given to this man or to his wife during such a time? It would help that man an awful lot. It is worth to the country that good citizens should come into this world and this Dominion; and it is not fair to the man who has suffered a 75 per cent disability that he should be handicapped during the time when his wife most desperately needs assistance. The name of this man is C. C. Stewart, who lives on Hiawatha road, Toronto. He is taking vocational training at present, and receiving \$85 per month as subsistence allowance, for himself and wife. Out of that \$85 he has to clothe himself and wife, feed them, and pay off the amount on his house which falls due every six months, and he has to put aside money out of that \$85 for other things. It is drawing him pretty hard, I know, during these last few weeks. Now, the machinery is at present in operation. The Government was willing during the 'flu epidemic to provide medical treatment for pensioners, especially if the man was taking vocational training; but there was no provision made by which a man's wife could get medical treatment, that I am aware of. It has been suggested that medical treatment should be provided for these cases, not only in the case of child birth, because his dependents may have all kinds of sickness. Children have sicknesses, and dependent mothers frequently suffer from heart trouble, or sickness brought on by old age. It would not cost the country an awful lot. I do not want to burden the country, or to suggest anything that would burden the country with a lot of unnecessary expense. But it would not cost an awful lot for the Government to be generous to those men who have fought for Canada. They would not desire the Government to help them in any way if they had been able-bodied. I would not ask for any pension if I had my arm. I would rather pay extra money to get my arm back. Is it not reasonable that consideration should be given to those men whom I represent, the boys who have lost arms, legs, and eyesight, as was the case with my friend who was here this morning?

[Mr. R. C. Murrell.]

*By Mr. Tweedie:*

Q. You say that man has only \$85 to support himself and his family?—A. Exactly.

Q. So far as medical treatment is concerned, you include in that every form of medical treatment, the attention of the doctor, the provision of hospital attendance and everything?—A. It might not be necessary for every man to go to hospital.

Q. If it were not necessary for a man to go to the hospital, your request is that the Government or the Department provide all the medical attention required?—A. Yes, sir.

Q. For his family, or for himself?—A. For his dependents, to augment his pension.

Q. To augment the pensions of those who are receiving them?—A. Yes, sir.

Q. You are not confining it necessarily to amputation cases?—A. Not necessarily.

Q. Do you make any distinction as to the proportion he would receive?—A. We would rather leave that, as to the amount of treatment you would allow, but we would put this forward as a suggestion for your consideration that the man who is disabled is badly handicapped. Consider, for instance, my case.

Q. That is all right, but supposing a man has a very slight disability, and another man has a 100 per cent disability. Do you suggest that, so far as medical attention is concerned, the same degree of attention should be provided in both cases?—A. No, sir, I had in mind particularly more seriously disabled men.

*By Mr. Pardee:*

Q. You do not mean 20 per cent disability cases?—A. Not necessarily, but the men with 40 per cent, 50 per cent, 60 per cent or 70 per cent. Supposing I was married, which I am not, the woman who marries a man in my condition cannot expect to get a pension. I cannot do things that the able bodied man can do. I would necessarily have to get in other aid, and if I could only get medical treatment it would be a great aid to me to augment the amount of pension that I get, because in any case I will have to get some person in to assist me, and think a one-legged man is in the same position. The man who suffers from the disability of having about two inches taken out of his humerus in the right arm, who cannot do anything about the house which he would like to do. Take for instance if a woman is sick and she needs the attention of her husband and the children also might need it, if only in a small way, the department would provide medical treatment it would be a great help.

*By Mr. Tweedie:*

Q. How much will you receive under vocational training allowances?—A. \$45 a month under the present pension, that is the pension, with a bonus, for the man who has 75 per cent disability.

Q. And for that he only gets \$45?—A. Yes.

Q. And you think whether he is taking vocational training or not medical treatment should apply?—A. I think there could be a little generosity shown to these men because they will never be in a position, only in exceptional cases, and I know perfectly well, the potentiality in every man which will lead him to a higher place in the end, but the amputation case is not so situated and not so able to attain a better position as the man who has not suffered that disability. Quite a number of the men that I come into contact with, I associate mostly with amputations, and I know quite well that these men will never be in a position where they can command a very high salary, I meet men, and there are lots of them right here in the city of Ottawa who are running elevators or something of that kind for which they can never get very much pay; but there are other men who in exceptional cases have been able to attain responsible positions who will not need the assistance as much as their less fortunate fellows. The great majority of men who have suffered most in this war are those who were not very well placed in this world, who perhaps did not have very good education because the

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majority of the men engaged in this war were of the working class, so that we need suggestions in a general way which will particularly help the working man. The lawyer who loses an arm is not so handicapped as the bricklayer or the carpenter, who unless they can learn some other profession are absolutely disabled. The doctor if he loses an arm would have to take up a special branch of his profession or perhaps quit the profession altogether.

*By Mr. Peck:*

Q. He could not do surgery?—A. No, he could not. He would be very much handicapped for that branch of his profession.

*By Mr. Tweedie:*

Q. Do you think that the pensions should be awarded according to occupation or calling?—A. We would like a reconsideration of the pension schedule on the basis of a man's earning capacity.

*By Mr. Pardee:*

Q. How far up now would you go before you would pay attendants or give dependents any assistance. You say you do not think a 20 per cent man should be entitled to it?—A. I think you will find the 40 per cent man, a man with a leg off is a 40 per cent man, so I consider that a 40 per cent disability man is very likely to get into the category where he needs assistance.

*By Mr. Edwards:*

Q. Will you give us an opinion as to the degree of disability which should be allowed in the case of a man who has lost an arm above the elbow compared with a man who has lost a leg above the knee. Do you think the disability is the same, or should be regarded as the same, pensionably?—A. To a large extent that depends upon the man himself. The practice, I believe, has been for a man who has a stump below his knee to get about the same pension, or the same rate of disability as the man who has lost an arm above the elbow, and that practice was very fair because we are each specially handicapped, one in one way and the other in another. I cannot do things that the man with two hands and a leg off above the knee can do, but I can do lots of things that the man with a leg off below the knee cannot do, so it depends upon the man's occupation to a great extent. But, at the same time, gentlemen, let me put an idea in your head beyond the fact that the man's earning capacity is the only thing which should be considered. The man who has lost a leg or an arm has lost something which can never be replaced and for which compensation should be due to him. That is the principal which has always been accepted in such things.

Q. The man who has lost an arm is, in my opinion, incapacitated to a very much greater extent than the man who has lost a leg, and his pension should be greater than that of the man who has lost his leg?—A. That has been my opinion for a long time, gentlemen, but I cannot get my friends who have lost legs to agree to it. Of course, each man can value his own disability. He understands perfectly just how much he is handicapped. I understand very well just how much I am handicapped.

Q. Do you wear an artificial arm?—A. Yes, sometimes, for the purpose of protecting my stump. The artificial arm is not altogether satisfactory, because I have to wear straps, and unless I am doing something which renders it absolutely necessary the artificial arm is not liable to be of use to me. It is all right to hold a piece of paper down on the desk.

*By Mr. Arthurs:*

Q. Do you know of many cases where men are wearing artificial arms with straps when they are engaged in manual labour?—A. I do not think you will find in the Dominion of Canada more than a very few men who are doing manual work with artificial arms, especially when it is above the elbow. I know men in Toronto, friends

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of mine, who are demonstrating for the Government and doing work with artificial limbs. They admit themselves that these things they are doing are only certain things which they have trained themselves for—what they call stunts. I have demonstrated with an artificial arm myself for an American firm in 1918. A great many of those things I did were stunts. For practical purposes, a man who has lost an arm above the elbow cannot get an arm that is satisfactory in many respects. A man with his own elbow is much better off, although no one can do anything to replace these three fingers (indicating), they are most useful.

*By Mr. Tweedie:*

Q. What is your disability?—A. 70 per cent.

Q. What do you receive?—A. \$42 a month.

Q. What is the decrease in your earning power?—A. I have never really figured it out, because when I lost my arm, the mode of life in which I intended to live I knew was absolutely impossible for me, and I changed my whole viewpoint. If I can get a chance, which I am hoping to get when I am through with vocational training, which I am taking at present, to a great extent I will overcome my disability. That is the aim and ambition of every man who loses an arm or leg to overcome his disability, and I think it would be very hard for any man at all to exactly estimate how much he has lost in a commercial sense, to put it down in dollars and cents.

Q. The work you can do now is limited to what he did before?—A. Exactly. My work will have to be done by my head, with assistance from my feet. Manual labour is a thing of the past.

Q. In principle, in determining the pension, you think consideration should be given to a man's pre-war occupation?—A. Undoubtedly so. At the same time, just because a man did not have the opportunity another man had, and was not able to rise to the position another man had, is no reason why he should be discriminated against. They have all suffered the same disability, and every aspect must be taken into consideration.

*By Mr. Pardee:*

Q. What line do you propose to go into after you have ceased vocational training?

—A. I am anxious that I shall take up commercial travelling.

*By Mr. Tweedie:*

Q. Take a carpenter, a briclayer, or manual labourer, who has not had the same advantages as yourself in the way of education, in your opinion would it not be possible for him to acquire that class of knowledge whereby he would earn as much probably as he did at his trade or at his labour?—A. I would hardly like to make a sweeping statement of that description, because nobody knows what is in a man until he is pushed up against the wall and he has to fight. There is an old saying that there is not anything a man cannot do. I have always taken the stand that what anybody else can do I can do, but I realize there are elderly men whom it would be practically impossible to train—men who are carpenters for perhaps thirty or forty years. There are very few men over fifty who have lost arms, but I know men who have been engaged in carpentering, and in bricklaying for at least twenty-five or thirty years in the city of Toronto, and those men cannot possibly follow their former occupation, and it is hard for them to take up an occupation which is really suitable for them.

Q. I suppose you are in favour of increased pensions?—A. Undoubtedly.

Q. When you are asking for medical treatment of pensioners, you do not mean that this medical treatment shall be construed as part of the increased pension?—A. No, sir, we desire this: We want something extra, something to augment a man's pension, taking into consideration the amount of disability which he suffered.

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*By Mr. Pardee:*

Q. To put your proposition in the concrete way, so that I can understand it, would you say that your pension ought to be increased, and also that the medical attendance ought to be provided for dependents besides that?—A. I am putting it forward as a suggestion. I do not say anything ought to be.

Q. I am not trying to catch you in that way. Your opinion is that that would be a fair proposition, that the pension should be increased, plus medical attendance to the dependents?—A. Yes. I think Canada is willing to be generous to the men who have suffered disability.

The CHAIRMAN: Our next section is No. 5 and I do not know whether Mr. Murrell wants to take that up or whether Mr. McGuigan will speak about it. That is in regard to the artificial limb.

WITNESS: The question has arisen about the man who has a hip amputation, or men who have other disabilities which prevent them from wearing straps to hold their leg and those men are always seriously handicapped by reason of the fact that they cannot wear a leg. A leg, no matter how imperfect it is, is a great aid in getting around, and it leaves a man's hands free. A man who has to walk on crutches is at a disadvantage everywhere he wants to go, and he is putting more strain on his one leg even then. If he had a wooden leg he might bear a little weight on it. I know from my friend's conversation that they have to put an awful lot of strain on their good leg and the man who has a hip amputation cannot wear a wooden leg, and we feel that this chap, by reason of the fact that he cannot wear an artificial limb should be rated at a higher disability than the man who can wear a limb. He had extra transportation to pay all the time. He wears out more clothes by reason of his crutches.

*\* By Mr. Redman:*

Q. Do you mean a man who absolutely cannot have a limb put on, or one who does not like to wear one?—A. I do not mean those men who do not want to wear it. There are very few of those, I believe.

Q. Take the case where it cannot be worn—that happens?—A. Yes, but I believe those cases are getting less and less.

Q. But there are cases where it cannot be done?—A. Yes, I know men in Toronto who cannot wear a leg, the leg is off right here (indicating). Perhaps Mr. McGuigan would like to say something on that.

Mr. J. M. McGUIGAN: With regard to the reference to clothes, I wish to draw your attention to that. I have been practically on crutches nearly three years and there is one result of crutches (pointing to sleeves of coat). The man with the artificial leg wears out his trousers.

*By Mr. Devlin:*

Q. Is your coat worn on the other sleeve?—A. Yes. They have referred us to the D.S.C.R. It does not come under the pension authorities. Their suggestion is that the clothing allowance be made with the pension; also with regard to boots, I myself, in my last board, drew attention of the doctors to my feet, with the result that I was ordered orthopaedic boots. In a good many cases the men have been in hospital so long that they are glad to get away, with the result that when they get their artificial legs, they issue what they call stock boots. A medical man will tell you that a man on crutches or with an artificial leg, his good leg will always show signs of a falling arch which is detrimental to him. He has only one good leg to walk on. I would suggest that an amputation case should receive orthopaedic boots instead of the stock boots.

[Mr. R. C. Murrell.]



*By Mr. Peck:*

Q. The trouser leg wears out?—A. It wears out at the bottom and also at the knee.

Q. A stock boot would not last half the time?—A. It would not last one quarter.

*By Mr. Pardee:*

Q. You have been three years on crutches?—A. It is four years next June since I was wounded, but I will come to my case on another paragraph.

The CHAIRMAN: Section 7 reads:

“That in such instances, where the pensioner may have in addition to a major amputation, a further disability, which, coupled with the amputation, prevents him from entering a gainful occupation, that he be awarded a total disability pension at the rate herein proposed.”

Is that the point you wish to take up, Mr. McGuigan?

Mr. McGUIGAN: This resolution was practically taken up yesterday by the M. O's of the Pension Board. They made my case practically a test case. I was wounded on June 13, 1916, in Sanctuary Wood. From then till January, 1919, I daresay I had eleven or twelve operations, and since my discharge I have had an operation. Since that operation I have received two artificial legs which would amount to eight, and two peg legs. In fact, I have six legs at home which I cannot wear. I have another disability, two, in fact, my abdomen and my lungs, so that practically speaking I am a problem case. There are several others in the same condition that I am in, but they are not getting the disability which they should get in their opinion. When those medical men had settled my case and examined me thoroughly, they raised my disability from 60 per cent to 80 per cent. That was tentative, meaning that after my examination, and when I get back to Toronto, if the case gets worse, my disability will be raised to 100 per cent. I took these medical men to mean that all cases similar to mine will come under the same heading, and will be classified the same as mine.

*By Mr. Pardee:*

Q. Is the reason that you cannot wear these artificial legs that you spoke of that there is something detrimental in them?—A. My legs are the cause.

Q. Is it because the medical men tell you that you will never be able to wear an artificial leg?—A. No sir, it means another operation.

Q. In the meantime, for four years, you have not been able to use anything but crutches?—A. I think I will be able to answer you better when I tell you about my case. My lungs and stomach are not in a condition to stand much more butchering.

*By Mr. Tweedie:*

Q. Why had you so many operations?—A. I am not going to class the doctors as butchers.

Q. Have you any criticism of the doctors who conducted the operations?—A. No, sir, it was the condition of my leg.

*By Mr. Peck:*

Q. They had to cut several times?—A. They tried to save my leg.

*By Mr. Tweedie:*

Q. They were trying to save you?—A. They saved too much to the detriment of my leg.

Q. How long were you receiving the 60 per cent disability pension?—A. I am still receiving 60 per cent.

Q. I thought you said they increased it?—A. They recommended it yesterday.  
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Q. I suppose you are not able to work?—A. I have been working; I quitted the vocational training on account of the treatment which I thought was pretty bum when I had to take my wife into a paupers' ward. I started in a cigar store. I have been working there for about twelve months, but I broke down. My abdomen and my chest got worse. The M.O.'s told me yesterday that I could not do any hard work on account of my disabilities. I am not trying to make this a special case; it is a case for them all.

*By Mr. Nesbitt:*

Q. You are not taking vocational training now?—A. No, sir.

*By Mr. Brien:*

Q. What are you doing now?—A. I am not doing anything, sir.

Q. Did you have an abdominal wound?—A. It is not an abdominal wound, it is something formed there.

*By the Chairman:*

Q. Do you want to make any remark on this question, Mr. Murrell, or has Mr. McGuigan covered the ground?

MR. MURRELL: I think Mr. McGuigan has covered the list pretty well. The only thing I would like to mention is that we are not asking for something that is exorbitant. We do not want the country to be put to unnecessary expense, or to have the men's rate of disability increased unnecessarily; but we think that every disability a man has should be taken in serious consideration, and there should be some real direction from the Pensions Committee rather than that everything be left to the discretion of the doctors, so that they will have something definite to work upon. Lots of these cases are allowed to rest, and it is only fair to the men themselves who have suffered these disabilities that they should have special consideration of their cases.

THE CHAIRMAN: We now come to the ninth and last clause.

"That no deduction be made from the vocational pay and allowances in respect of an award of pension and that such regulation be made retroactive."

MR. MURRELL: The recommendation on this point, gentlemen, is one which closely concerns me and various other gentlemen, who, I believe, will appear before you after I am through. Vocational training is a thing which has been of vital interest to every man who has suffered a disability. The country has, and rightly so, decided that it was necessary to retrain these men, but while we are not kicking about the retraining, it has been a pretty difficult matter for a great many of us to live on the amount of money allowed for our subsistence. When I first took vocational training in 1917, I was still in hospital. I was not discharged until 1918. I was not fit. But the men at that time were getting \$30 per month, \$8 pin money and their pension. The major disabilities, the men drawing 60 per cent or 70 per cent and upwards disability pensions, made a very fair living, or at least got altogether about enough to live on at that time. But you understand, of course, that the cost of living has increased since. At the same time, \$60 per month is hardly sufficient to keep a man, but the reason we put this clause in is that we feel that the man who has suffered a disability has been discriminated against as compared with the man who has no disability. My pension of \$42 per month is added to by the sum of \$18 per month to enable me to live while taking vocational training, and it appears to us that our pension would have to go on in any case, and in the case of major amputations we desire that the pension shall not be stopped from the man but that he should continue to get his pension in addition to his vocational pay and subsistence allowance.

*By Mr. Cooper:*

Q. In that case where a man is not getting a pension on account of wounds he is drawing \$60, while if your suggestion is adopted the man alongside of him would be

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getting \$60 plus the pension?—A. I quite understand that, but that man hasn't any disability.

Q. Yes, but this is on account of the cost of living?—A. Yes, I understand that, but we also have to put up with the disability. I am very, very sorry that this question of vocational pay and pension was not taken up before.

Q. It has been taken up before?—A. I mean taken up seriously, and the men who are vitally interested in it have not had an opportunity of saying anything in the matter, that is the reason why the final decision was arrived at that in all fairness to the men who have already taken vocational training that this pension awarded to those who have the advantage of training should be made retroactive, at least for a period within your discretion. Amputation cases are suffering from the disability for which they are worthy of compensation, and they are putting up with that, a thing that the able-bodied man does not put up with. The able-bodied men have an opportunity of adding to the amount which they received for work during vocational training at their occupation, which the amputation fellow is barred from doing.

Q. They have their pension and subsistence?—A. They do not, at first they did, at least I do not know whether that was something that specially concerned Ontario, but in 1917 a man drew his pension and he also drew his subsistence allowance of \$30, and an extra allowance of \$8.

*By Mr. Nesbitt:*

Q. He did not draw his vocational training as well?—A. Yes, he drew \$30 a month. The man in my condition was drawing more money then.

Q. But you were not discharged then, were you?—A. No, sir.

*By the Chairman:*

pension to or in respect of a member of the force shall not be discontinued upon his

Q. Now the Pension Board suggest the following amendment to the Act: "The beginning a course of retraining under the jurisdiction of the Department of Soldiers' Civil Re-establishment." Is that going to meet your desire?—A. I am sure the Pension Board themselves must realize the situation, and I am very pleased to see that they also have recommended it.

*By Mr. Redman:*

Q. They do not recommend giving you any more than what you are getting now?—A. Then I misunderstood that amendment.

*By the Chairman:*

Q. Will you, Mr. Ahern, explain what difference that amendment will make?

MR. AHERN: The intention there is that the member of the force is in exactly the same position as he is at the present time; that is, that if pay and allowances amount to more than the pension they will allow him pay up to the present rates, if it amounts to less then he only gets his pension.

THE CHAIRMAN: That is to say, he will not draw both pension and allowances.

MR. AHERN: Exactly, it does not matter which department pays the money.

MR. MURRELL: In regard to that, I had brought to my notice in Toronto the case of a man, I cannot give you his name just now, but he was a man suffering from a total disability, he was rated as such, I believe it was heart trouble, but I am not absolutely certain on that point. This man took vocational training for a short time, and as a result of his disability he was for some time sick, and was not able to attend the vocational school as regularly as the other fellows. Now, if one does not attend the school absolutely regularly the days for which you are absent can be stopped from your pay, and this man, while he was entitled to a pension of \$60 per month, as a result of a few days' absence, I believe some of that absence occurred around the end of a week, and

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under such circumstances Saturday and Sunday are counted in as working days, and these days are deducted, he had something like \$12 deducted from his allowance, and instead of drawing \$60 he only drew \$48, and he decided that it was not worth his while trying retraining himself under these conditions, and he threw up his course.

*By Mr. Arthurs:*

Q. He was absent those days on account of sickness?—A. Yes.

Q. Did he present a doctor's certificate?—A. I do not think he bothered about getting a doctor's certificate, that was his kick.

*By Mr. Pardee:*

Q. If he had obtained that doctor's certificate he would have been all right?—A. Yes, I presume so, but he did not.

*By Mr. Chisholm:*

Q. He might be indisposed, yet not ill enough to have a doctor?—A. That might be the case.

Q. And therefore he could not get a certificate?—A. I should have brought the papers in this case, but it was brought to my notice by a friend who was taking vocational training at the same time at the Y.M.C.A. on College street. This man was I believe in Mr. Colerege's class.

*By Mr. Tweedie:*

Q. You have not his name?—A. No, sir, I have not.

Q. You can give the name to the Chairman in order that the case may be investigated?—A. I will endeavour to find out the name when I get back to Toronto.

*By Mr. MacNeill:*

Q. I understand you to say that your pension was awarded for amputation alone?—A. Yes.

Q. And for no other disability?—A. Not that I am aware of.

Q. What would the prospects of a man, under those conditions, be for employment?—A. I am not sure, I think it would be limited.

Q. Do you consider the pension you expect to receive will compensate you for your diminished earning capacity?—A. Not the present pension, but I consider if the pension is raised to \$1,200 which we have asked, which has been asked by numerous citizens throughout Canada, we shall be getting a more or less adequate compensation for our disability; so that my pension, then raised in proportion, as it naturally will be, will be a fair compensation.

Q. Are amputation cases generally satisfied with the disability rating usually given to them?—A. There are quite a lot of grievances that that is a thing which has been left largely to the doctors, and I feel that there should be some special reconsideration whenever a man has a real grievance that there should be an opportunity for the man to have a real unbiased board examine him, not the board which examined him before, so that in case there is any prejudice, and in case they do not like to change their former opinion, the man might be satisfactorily dealt with and then he would have no kick coming.

Q. The point I am trying to get at there is a table of disability which specifies a certain ratio for a certain amputation. Does this table of disability meet with the approval of the amputation cases? Is it found satisfactory?—A. I think in the majority of cases the fellows have been very well satisfied as far as I can find out. That is, as a general rule, not in every case; there are special grievances, but, as a general rule, a man feels he does not want to make a disability any worse than the doctors are willing to admit it is. He wants to rise above the disability.

Q. Do you find many men who, apart from the amputation, suffer loss of vitality, because of the amputation?—A. Undoubtedly they do. Men who have suffered the loss

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of a leg are often under a special strain, and cannot walk on their leg, and men with bulbous growth on the nerves, buds as they are called, suffer from nervous trouble, and this seems to react on their nerves, and they do not sleep well, and whenever a change of weather takes place they are often seriously handicapped and are unable to think quietly or to do things they would like to do, because they are under great pain.

*By an Hon. Member:*

Q. Do doctors take that into consideration in making their rating?—A. I do not think so.

*By Mr. Pardee:*

Q. Would your idea be, with regard to rating, that all amputation cases should be placed in one category?—A. Not absolutely.

Q. They are not all given the same disability pension?—A. No.

Q. Would your idea be that all cases be treated absolutely separately, without any category of the cases at all?—A. It would be very difficult I think, if they did not have some definite ruling. They are bound to make a number of cases similar.

Q. Your idea, and you think your comrades' idea, is that so far as the categorical placing of cases is concerned, it would be satisfactory, as far as it goes?—A. Except in special cases.

Q. You think in special cases a special remedy should be obtainable?—A. Yes, a man should have an unprejudiced, unbiased and independent board re-examine him.

*By Mr. Nesbitt:*

Q. Has he not that right now if he asks for it?—A. I do not think it has always been granted.

*By Mr. Pardee:*

Q. You told me a few minutes ago that you purposed going in as a commercial traveller?—A. Yes.

Q. In that case, with your disability, to what extent in commercial travelling would you be handicapped? Give the Committee your idea of what that disability would be, prejudicially to you?—A. I would necessarily have to choose some line of goods that I did not have to demonstrate. I could not at all in any way satisfactorily sell any mechanical goods or anything connected with machinery, because I could not demonstrate the thing,

Q. Suppose you took dry goods and groceries or anything along that line, would there be any prejudice to you in that?—A. Not to any great extent.

Q. So that it would only be in case of demonstration that your earning capacity would be diminished?—A. Yes, except as far as carrying my goods.

*By Mr. Nesbitt:*

Q. What was your vocation formerly?—A. I was a farmer.

Q. You were really pensioned for your former disability?—A. Yes.

Q. Your earnings are not to be affected by that?—A. No, I am very glad of it because it is up to every man to make the best he can of life, and such a thing will only penalize him, because he has to make the best of it. It would not be fair.

Q. You were pensioned for your disability in your former vocation?—A. Yes.

*By Mr. MacNeil:*

Q. Do you find yourself under a disadvantage in the fact that you were forced to train yourself in a brief period of time for something comparatively new?—A. I feel on that point that it would be advisable to make the period of our training longer, six months or even eight months is very frequently an insufficient period of time to retrain a man in my estimation, and I have found that so in my talk with other vocational students.

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Mr. COOPER: Was not that matter thoroughly threshed out and recommendations made by the Committee, leaving it in the power of the Commission to recommend a longer course? I am sure the Government gave them that power. The power is in the hands of the District Vocational Officer, and if he is not doing it, it should be rectified. The power exists to-day.

*By Mr. MacNeil:*

Q. Do you not find some hesitation amongst some employers to engage the service of a man who is to some extent disabled, or who has a disability such as yours?—A. Yes, it has been our experience in Toronto that it is very very difficult for a man with one leg or one arm or an almost useless leg, to get employment, because his disability is at once apparent, and it prejudices the employer against employing him. He feels that he will not get 100 per cent efficiency. The difficulty has always been, I believe, recognized by men who had a disability of this kind that the initial trouble is in getting a job.

Q. Do you find among men who are not altogether helpless, but who suffer some arm amputation, coupled with some other disability, that they require frequent services of an attendant in performing personal services?—A. I know of men in Toronto with two arms that cannot do even the most private things for themselves, but have to have an attendant. Of course they are totally disabled in that way. I know a man who was in College Street Hospital at one time who had an arm off, and the other hand was almost useless. That man to a great extent requires the assistance frequently of an attendant.

*By Mr. Tweedie:*

Q. Do you not think that these men require special consideration?—A. Yes, they should have special consideration. We should like to suggest that in those cases there might be a certain percentage allowance allowed in consideration of their disability.

*By Mr. Nesbitt:*

Q. Are they not now?—A. Not satisfactorily to the men themselves.

Q. For instance, take the man you have mentioned.—A. I have not met him since he left the hospital.

Q. He was attended to there?—A. Exactly so.

Q. But do you not know whether he has received any allowance since?—A. No, sir. I was informed—I cannot absolutely swear to it—that a man of the name of Jesse Day in Toronto, who has two arms off, receives \$350 per year as an attendant allowance. I am not absolutely sure of that. I think there must be some mistake. It must have been \$450.

Mr. COOPER: It depends on his rank.

Mr. MURRELL: I do not think this man was an officer at all.

*By Mr. MacNeil:*

Q. Are the artificial appliances which are supplied generally satisfactory?—A. My friend here has just mentioned that he has by him six legs now. Some legs are satisfactory, but some are not quite satisfactory, partly as the result of inferior workmanship, and partly as the result perhaps of the fact that the appliance is not the best that could be got. We have often felt that the American idea was a splendid idea, to allow the man to have the choice himself. At present, it is left to the discretion of the doctors to decide what limb a man shall wear. Now, the man who is to wear the limb should surely be the one to decide what limb he should wear, and he should be able to see every limb that can be seen, and form his own opinion, and decide for himself. So far as arms go, I think you will find statistics of how many arms are really worn which will indicate how large a choice there is.

[Mr R. C. Murrell.]



*By Mr. Tweedie:*

Q. If a man is given a limb, and it is not satisfactory, will they not change it at the request of the man?—A. Yes, they will, but from the point of view of good management, surely it is not absolutely the wisest plan. A private company would have gone bankrupt long ago if it had been run as these limb factories have been run. The British Government is anxious to allow this latitude to enable the man to get the best limb possible, but I also suggest that consideration be given to the American plan, not because it is an American plan, but because it seems to be a very feasible plan. As regards the plan in England, at Roehampton, which I visited about February, 1919, I saw workshops side by side with one another of nearly every limb-maker in England, and a man who required an artificial limb, so far as I could find out, was able to go round and see what limb he wanted. So long as he could get his M.O.'s to recommend that limb, I believe he could get it. I saw various arm-makers and leg-makers side by side, and I understood from the men there that they were able to look over all those limbs and decide what limb they would like. But in this country it has been decided for them point blank and flatly that they shall wear a special limb that the Government has provided, and they have no choice in the matter. Yet they are the men vitally interested.

Q. They do not consult you men at all; they tell you that you have to wear that limb?—A. I would not absolutely say that, because a man can certainly make suggestions for the improvement of the limb, which have been in some cases, I believe, carried out.

*By Mr. Peck:*

Q. Is it not the fact that the limbs issued are not the best limbs they can get?—A. That is frequently the opinion of the men. One has to trust largely to the man's prejudice in that respect. I met an Imperial man a short while ago. He had come to this country, and he had a limb which had been issued to him in Dublin. It broke and smashed while he was over here, and he was able to get a limb made by the Canadian Limb Factory, Toronto. He reckons it is a splendid, satisfactory limb. But in a number of cases, I think you will find that complaints have been put in about these legs that they are not absolutely A-1 limbs and the best on the market. I am not advocating any particular kind of arm, but I would not have the arm with a hook that the Government issues. I will not wear it, not because I am prejudiced against wearing a hook, but I fail to see what actual use it would be to wear a hook. I feel that my disability absolutely shuts me off from manual labour, and the hook is only of a small amount of use if you are doing manual labour, and if you have not an elbow, you cannot get any use from it at all.

*By Mr. Tweedie:*

Q. It is a metal hook at the end of the arm?—A. A metal hook at the end of the arms.

Q. Is that their issue?—A. They issue a dummy hand still, which you can put on in place of the hook, and also a hand which pulls the thumb back. Possibly you could pick up a piece of paper, if you were careful; but you could not do any real useful things.

Q. You said that you wanted an arm with a hand to it. Would a medical officer say to you, "No, you have to wear a hook?"—A. It was decided by Dr. Starr and Dr. Gallie about 1918 that the arm which they proposed should be the arm for the Canadian army.

Q. I would like this thing cleaned up. Surely they are not going to tell all the men to wear hooks. Do you mean to tell me that Dr. Starr and these other men would tell you that you would have to wear the hook?—A. No, sir, I did not say that; but the hand they issue would not carry anything at all. If I had a grip in my hand, it would fall through. The fingers if set this way (illustrating) would hold a grip.

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Q. It is your experience that hands are made which have the grip and are more serviceable than the hands issued by the Government?—A. I have seen hands in the United States, and I know arms which were issued to our Canadian boys in 1916 and 1917. It is a matter of record. At that time the arms were supplied by American firms.

Q. They were better arms than they are issuing now?—A. In my opinion, yes, sir.

Q. Do you know why they discontinued issuing them?—A. I do not think it was ever definitely explained. We had to draw our own inference.

Mr. TWEEDIE: I think we should have the officer who abandoned those hands here to tell us about it.

*By Mr. Edwards:*

Q. Your point is that the disabled man should make the choice himself?—A. Yes, sir, the man who is to wear the appliance.

Q. You should make the choice, and not the Government?—A. Exactly.

Mr. EDWARDS: I think that is perfectly reasonable.

*By Mr. Power:*

Q. Would you require the department to have a large number of such appliances at your disposal to choose from?—A. Not necessarily. If they had a system by which a man could go to any limb-maker and look at the various limbs and eventually have it paid for, the man could look over every limb. The limb-makers would be only too anxious to show them to him. In Washington, they have had some experience, possibly not very much, because their casualties were pretty light comparatively; but they have had some experience in that matter, and I understand that they have a special department where every limb made in the United States is stored, that is a sample of every limb.

Mr. PECK: I just wanted you to give an instance, a leg off below the knee, and he says that the artificial limb which he was referring to weighed seven pounds, but by getting an aluminium limb it would only weigh three pounds.

Mr. McGUIGAN: I have one of that kind of legs and it weighs nine pounds; they issued me one that weighs nine pounds. We have to take what they give us, no matter what we want.

Q. But if the limb does not suit you, you can ask for another one?—A. Yes, and we get the same kind.

*By Mr. Power:*

Q. There is only one type of limb issued?

Mr. McGUIGAN: We have really all American mechanics who make these legs, and the fitters too; practically speaking, the majority of them are Americans. They have a few patents that they have commandeered, but still they have a standard leg. I can give you the case of a man who went back for twenty-four limbs for one leg. There is a man in Toronto at the present time that had twelve legs issued to him. If you had the proper figures showing the number of legs issued you would be dumb-founded.

Mr. MURRELL: I would suggest, gentlemen, that for your own information you get the figures of how many legs have been issued and to how many men in order to get some idea of how much it has cost the country to supply artificial legs to our men. The estimates will not figure so largely, because I have heard some time ago that 80 per cent of the men did not wear artificial arms, and of course do not go back for them very often. But the legs have been worn to a very great extent, and you would be astonished if you knew how many legs have been issued; the average would be from five to six to every man, and possibly more.

*By Mr. Devlin:*

Q. What is done with the artificial limbs that are returned as unsuitable?

Mr. McGUIGAN: I have several of them at home. In most cases they take the metal off; the willow part is lost.

*By Mr. Turgeon:*

Q. Is the measurement taken in every case, and are they made to order?—A. Yes; but, you see, some parts of the shank of the leg were made in the rough in the States, and they were made up here in our factories. Every time you go to get a leg they take a plaster cast; they have to; they do not use the old cast.

*By Mr. Devlin:*

Q. What seems to be the trouble with the leg? Is it the padding that is not sufficient? Or is it not properly done—is it inefficient work or what?—A. The primary cause is in the fitting.

*By Mr. Peck:*

Q. In any case you might have to change it?—A. What they say is for you to wear a thicker sock, which is all very well to wear one or two socks, but when you come to five or six it is rather too much; it is too warm.

Q. How many fitters are there there?—A. I do not know; there are a certain number of men taking vocational training, but a man may be there for many years and still have something to learn, so that the man with nine months' training would not be very much use as a fitter. To make an efficient factory do you not think it would be essential that a man who was a fitter or a mechanic, whatever you call him, should be at the head of the department so that he could dictate to the mechanics under him.

Q. Who is at the head of it?—A. Major Coulthard, who, I believe, was a civil engineer or something like that. This man has to go to a mechanic to ask advice, whereas it should be the mechanic going to the head for advice. The man who does the fitting should be able to devote proper time to fitting each man who is getting an artificial limb, and he should not be called away to attend somebody else so that his attention would be taken away and he would forget what he was doing.

*By Mr. Power:*

Q. The whole thing boiled down is this, that the service at the factory is inefficient?—A. No, it is not efficient.

Q. How can you change it?—A. I do not believe you can change it.

Q. Unless you close it—can it?

Mr. MURRELL: If I might be allowed to say another word on that, there are a number of returned soldiers working in that factory, and I would hate to see the factory canned for their sake even although it is not efficient.

*By Mr. Tweedie:*

Q. You say that sometimes they will ask you to put on six pairs of socks. That should not be necessary. How many socks are you supposed to wear?—A. There is no "supposed" about it; it is a question of how many you can wear. In some amputation cases it will take several years before the leg has shrunk sufficiently to wear the artificial leg; it keeps going back, and he has to wear a greater number of socks on the limb as the stump shrinks.

Mr. J. M. McGUIGAN recalled and examined:

*By Mr. MacNeil:*

Q. Do I understand you to say that your disability prevents you from doing outside work?—A. Yes.

[Mr. R. C. Murrell.]



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Q. And that you suffer from a disability that prevents you from performing indoor work?—A. Yes.

Q. And you think you should be allowed full disability rate?—A. Yes.

Q. Do you know of many more similar cases?—A. Yes, I have not the names, but I can get them from the Association. There is one Association in Toronto which is all amputation cases, we will forward their names.

Q. If you were awarded a total disability pension, from your experience would it be possible for you to maintain your family on that pension?—A. I would have a tough go at it.

Q. You have had practical experience?—A. Yes.

Q. Do you find it possible?—A. It is very hard.

Q. Could you get the bare necessities of life?

The CHAIRMAN: At the present rate.

A. I could not live on the present rate. I was speaking of the new rate. You all know what rents are like in Toronto.

*By Mr. Brien:*

Q. How long were you under treatment for that stump to overcome the nerve trouble?—A. I have not been cured yet, it is near four years in June.

Q. You could hardly expect to get a proper fitting limb until that trouble is cured?—A. I have had ten legs.

Q. You misunderstood my statement?—A. I have had so many operations and so many legs that finally I gave it up. I could not wear the leg. The muscles of the leg were developed all right, but through my being back on crutches so long it has allowed my leg to get weak again.

Q. Yours is an extreme case?—A. No, several like it.

Q. I have seen hundreds of those cases, but yours is an extraordinary case, where there have been so many operations and not yet healed. The muscles must be developed and the nerve buds cleared up before you can get the final bucket on?—A. I will never get a bucket on the leg until I have an operation and another piece off. Do you think my other disabilities will stand for that operation?

Q. I cannot answer that question. I am trying to make out that yours is an exceptional case and not the general run of cases.—A. There are several cases like it. That is the point I want to bring out.

Q. Yours is an exceptional case. I think the great majority of the amputation cases turn out very well?—A. If you come down to our meeting and see from 400 to 600 men you will get an idea far better. You may see an individual several times, but that is different. I would like you to come down.

Q. I am absolutely in sympathy with you and I think you have gone through a lot of suffering, but there is something which has developed there which will have to be cleared up before you succeed. (No answer.)

*By Mr. Edwards:*

Q. When did you have the last operation?—A. Twelve months ago last February.

Q. How long after that operation before you were fitted for the limb?—A. About five months.

Q. About five months after the amputation you were fitted for the limb?—A. Yes.

Q. Where was the amputation?—A. Just below the knee.

Q. And five months after that you were fitted with the limb?—A. Yes.

Q. Did you find any difficulty after you were fitted for that limb? Did you find the socket fit in?—A. It did not fit in this way. I have a peculiar stump, the bone protrudes and there is no pad whatever. When this shrinks it forms a ball of skin and it is painful. I had to go back again for a second leg and the same thing was repeated again and I thought twice trying was enough. It was the stump in my case.

Q. You regarded the limb as a poor fitting one?—A. Yes.

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Q. Was your reason for coming to that conclusion, the pain it caused you?—A. Well, it must be.

Q. Or did it seem to be loose?—A. Loose; I told you I had six socks on it.

Q. Your principal complaint against that limb was due to the fact that you had to put so much padding on it, or was it due to the pain?—A. The pain.

Q. The pain was your principal reason for regarding this a misfit?—A. Yes, and it dragged a scar along with it. I think it was quite bad enough.

Witness discharged.

The CHAIRMAN: I would like an expression from the Committee as to our programme, regarding witnesses to be called and when we will take them. Perhaps the Vice-Chairman and I might work it out. There are cases where it is questionable whether the man or woman could be called, but there are people we would all like to hear.

Mr. DEVLIN: Do you not think that, in view of the evidence we had this morning relating to amputations, that it might be well to get some expert evidence as to the particular cases and find out where the difficulty really is—whether in the system or in the individual cases?

Mr. POWER: I would suggest that if the Committee decides—and it surely will decide—that the programme be left to the Chairman and the Vice-Chairman—in the notice calling the meetings it might be stated “Mr. so and so will be heard with reference to such a case.” Some cases will interest some members more than others.

The CHAIRMAN: In reply to Mr. Devlin, it seems to me we will get throughout the enquiry, a certain number of specific cases and general complaint, and then we should endeavour to have the officers from the Department, whether it be the Pension Board or the S. C. R. appear before us and we will elicit the evidence.

Mr. DEVLIN: That will be quite agreeable to me, so long as it is amplified and some concrete evidence given.

Debate followed.

Mr. TWEEDIE: I move that it be left in the hands of the Committee suggested by the Chairman to summon witnesses before this Committee from a list, and that the names of those whom they decide not to summon be submitted to the Committee, and that the evidence be kept in as close a sequence as possible.

Motion, which was seconded by Mr. Power, agreed to.

The CHAIRMAN: There is a special case here which has been before the secretary and myself for sometime. Mr. John Anderson, president of the Dominion Association of the Veterans of France, who is in Hamilton, is very anxious to give evidence before the Committee. He makes the statement that he is not expecting to be paid if we cannot allow it, but he is exceedingly keen to get down before the Committee and is pressing us to summon him. He has set out in a letter dated the 5th of April in a rough way what he wants to address us on. I presume he will be one man we can summon. (Letter read).

Mr. POWER: If he represents a body of returned soldiers I would favour calling him, but in the case of an individual who desires to put before us something which has already engaged our attention, having been presented to us by the Great War Veterans or some other organized body, I do not think in that case we should summon the individual. I move that the Clerk of the Committee be authorized to summon Mr. Anderson.

Motion seconded by Mr. Chisholm and concurred in.

The Committee adjourned.

## APPENDIX No. 4

COMMITTEE ROOM 436,

HOUSE OF COMMONS,

WEDNESDAY, April 21, 1920.

The Special Committee on Pensions and Civil Re-establishment of soldiers met at 11 a.m., the Chairman, Mr. Hume Cronyn, presiding.

*Other Members present.*—Messieurs Arthurs, Béland, Brien, Caldwell, Clark, Cooper, Copp, Green, Lang MacNutt, McCurdy, McGibbon, McGregor, Morphy, Nesbitt, Pardee, Peck, Power, Redman, Savard, Turgeon and Tweedie,—23.

L. G. SIMMONDS and J. R. PYPER called, sworn and examined:—

Mr. PYPER: I produce telegrams from various tubercular sanatoria authorizing representation on their behalf. There was a representative from the Kingston Sanatorium, but he has been taken ill and had to return to the hospital, but they expressed a wish that we should represent them.

The CHAIRMAN: We have telegrams from Lake Edward, Hamilton, Kentville, Nova Scotia, Byron, near London, Balfour, B.C., Tranquille, B.C., Frank, Alberta, Wetaskiwin, Alta., and Ninette, Man. I understand Mr. MacNeill you have communications from Muskoka Sanatorium?

Mr. MACNEIL: The others I mentioned are members of our Association, and their representations are contained in resolutions to the G.W.V.A.

The CHAIRMAN: The first recommendations is—

That the total disability pension for a single man should be \$100 per month with allowances for dependents on the present scale.

L. G. SIMMONDS: was examined as follows:—

*By the Chairman:*

Q. What have you to say as to that?—A. We have considerable evidence if you desire to hear it in detail showing that the total disability pension is inadequate for all classes of pensioners, but we would submit to you that it is a special hardship to tuberculosis patients by reason of the necessity of additional food which they have to have, and which is recommended to them by the medical superintendents, and also by reason of the fact that their living accommodations should be of the very best; that is as regards ventilation and fresh air. For a tuberculous husband who has a wife and three children, the total pension at the present time is \$105 per month, or \$1,260 per year. The actual cost of living, for food, rent, fuel, light and heat, according to the labour statistics of the Department of Labour came to \$4.80 short of that for the twelve months. It means that the tuberculous patient on \$4.80 is expected to provide clothing for himself and his whole family, and any insurance he might carry, and all the incidental expenses of conducting a household, apart from the actual bare cost of food, fuel, rent, light and heat, which are detailed in the statistics given by the *Labour Gazette*. I am prepared to answer questions or go into detail if you wish. But we would submit that where a tuberculous patient is sent out and advised to get the most nourishing food possible, and this will be backed up by medical advice, where he is to have a certain quantity of food rich in proteids, which at the present time is most expensive to buy, everything tends to send that man back to the sanatorium in a very short time. We would submit in the first place four distinct cases of men who, owing to the insufficient total disability pension, obtained employment against the advice of the medical superintendent. At the present time, by regulation of the Board of Pension Commissioners every case of tuberculosis discharged from a sanatorium as improved or quiescent or apparently arrested are given a total disability pension for a

[Mr. L. G. Simmonds.]



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minimum period of six months, and they are advised not to undertake any work in that time. The actual strain and stress of going back to civilian life, and living under ordinary civilian conditions, is just as much a strain as that tuberculous patient can endure with any reasonable hope of improvement. These four cases are all from Fort Qu'Appelle Sanatorium. We do not propose to bring forward any further cases, but every sanatorium could produce cases of this description. Charles Murray, Private, 102nd Battalion, Regimental No. 252148. Single, service in England only. Discharged from army after treatment on 12th August, 1918. Returned for further treatment, 22nd June, 1919. Discharged the second time 23rd October, 1919, on 100 per cent pension. He states that the full pension was insufficient to live on and that he obtained employment against the advice of the medical superintendent. He is now again at the sanatorium for the third time, having been admitted on the 23rd March, 1920, and he is still a patient.

*By Mr. Redman:*

Q. Has he a family?—A. No, sir, he is a single man. We have certain cases of married men.

Q. What town or city did he go to?—A. He is a Saskatchewan man I think. He went to Regina or else to Moosejaw, one of the cities in Saskatchewan.

Mr. SIMMONDS: Claude Potter, Private, 5th Battalion, Regimental No. 883. Single, service in France. Discharged April, 1919, on 100 per cent pension. Amount insufficient to live on. Commenced work. Now again a patient at Fort Qu'Appelle Sanatorium.

*By Mr. Morphy:*

Q. What is the point on that?—A. The point is that the total disability pension given to that man was insufficient to live on, that he obtained employment to eke out that pension, and that by reason of obtaining employment he is again an inmate of the sanatorium at the expense of the country.

Q. Did he obtain employment contrary to the regulations?—A. He did, sir.

Q. Is there any follow up in the cases of these men, to see that they do not infringe the law?—A. The Pensions Board send visitors around at the present time, but they cannot actually prevent a man from working, or reduce his pension if he is working, under the present regulations. Our defence is that it is impossible to live on \$60 a month without other income. He had no home in Saskatchewan. He had to go into lodgings, and there is a very great difficulty in tuberculosis patients getting lodgings in the first place. People are suspicious of a man by reason of his disease.

*By an Hon. Member:*

Q. He either had to work or starve?—A. That is putting it strongly, but not too strongly for the case.

*By Mr. Power:*

Q. This applies to all total disability cases?—A. Certainly. It would apply to amputation cases just as much as the tuberculous cases, except that the tuberculous patient has to have different food, a reasonable quantity of food rich in proteids. The first six months is really a period of rest, and the patient is not supposed to work. He is instructed by the physician not to work.

The CHAIRMAN: The point which the witness wants to make is that the allowance is short for any case of total disability, but that there does not follow the same distressing consequences in the case of a man who is totally disabled by the loss of a limb, as follows in the case of a tuberculous patient who starts work, and that these cases are evidence that a resumption of work is followed by a return.

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Mr. MORPHY: It is rather a complicated subject, but I think we ought to have a full statement of the facts. This young man, it appears, did commit a breach of instructions.

Mr. SIMMONDS: A breach of advice, not instructions.

*By Mr. Morphy:*

Q. A breach of the instruction that he should not take employment?—A. Yes.

Q. On how many occasions?—A. On the second occasion only, because on the first occasion the total disability regulation was not in force.

Q. Supposing he had been given double that living allowance, having regard to his character and disposition, was he a man that would likely break the regulations anyway?—A. I do not think so, sir, from what I know of the man. We are prepared to state that if this total disability pension is made greater, then we would admit that the Pension Board should insist on this regulation being kept. We admit those cases of breaches of advice, but we say that under the present circumstances it is impossible; the man has either to go without proper food, or he has got to run the risk of a breakdown by working. That is the point we are making.

*By Mr. McGibbon:*

Q. I am asking this question for information; why did he leave the sanatorium?—A. Because after a certain length of time the sanatorium treatment is of no further use.

Q. You are not getting my point. He did not have to leave the sanatorium?—A. Yes, the doctor probably advised that as part of the treatment he should leave the sanatorium and go into civil life.

Q. You are missing my point. As I understand it—I am asking the question for information as I am quite in sympathy with your point—while he was in the sanatorium he was getting free treatment and also pay. That would avoid the necessity of his going to work. Do you see my point?—A. Yes.

Q. What reason was there for discharging him from the sanatorium?—A. I have to explain that at length. You cannot possibly keep a tuberculous patient in a sanatorium until he is cured; no expert on tuberculosis—and this will be borne out by your own experts—will pronounce a man cured until he has been living at least two years in ordinary normal civilian life, in civilian surroundings. I mean to say that if you kept a patient for three years in a sanatorium, at the end of that time he would not be sent out as cured. He might be sent out as partly cured.

Q. We understand that, but would it not, as a matter of practice and a matter of fact, be more advantageous to the patient to make him stay there longer? I am simply asking for your opinion. We are paying him anyway, and we had better pay him in an institution than turn him out into civil life where his disease will probably recur. It would not make any material difference in the expense.—A. This particular case was sent out by the medical superintendent, not against the wishes of the medical superintendent. We must leave it to the wishes of the medical superintendent.

Q. Was he sent out?—A. Every single man is anxious to get out. Probably this man put in a request, but he was not going against the advice of the medical superintendent.

Q. You do not know. You see my point? We could probably look after them better, so far as the state and the individual are concerned, by keeping them longer in the sanatorium. It would be no hardship to the man, because he is getting free medical treatment, board and lodging, so to speak, and pay as well.—A. Yes, but every man is desperately anxious as far as possible to get back into civilian life, and pick up some thread again. It is a little better than a prison lying in a sanatorium. One of the members of the Committee said yesterday that he had visited one of the best conducted sanatoria and that these men were little better than in a prison. We are not complaining of the treatment; it is necessary.

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*By Mr. Cooper:*

Q. It is one reason for letting a man out in six months that he may get accustomed to the training he has received in the sanatorium, so that at the end of six months he will be able to take up a position, following the methods prescribed in the sanatorium?—A. That is perfectly true. It is as much part of the treatment as if he were in the sanatorium, but after six months in civilian life he should gradually get accustomed again to the ordinary mode of living.

*By Mr. Copp:*

Q. This case that you specially referred to was in the sanatorium for six months?—A. From June till October, the second time.

Q. And he received \$60 per month?—A. No, sir, that is the question we are bringing up. Some men going back are getting \$60, but others are only getting \$33. I would not rather deal with that on pensions; it is a complicated case, and we are asking for two sittings.

Q. He was receiving a certain amount in the sanatorium?—A. That is true.

Q. He was discharged, or requested to leave, and was out in civilian life?—A. Yes.

Q. From that time does he get free medical attendance, or has he to pay for that himself? Has he to pay for his own maintenance?—A. He would get medical treatment for the actual chest trouble, for tuberculosis, but not, I understand, for other complications. For any other disease he might acquire or any other illness he might acquire in that six months, he would not get treatment unless he went back to the sanatorium nominally as a tuberculous case.

Q. He gets maintenance, or has he to pay for his own lodging and board, for his own maintenance?—A. He has to pay.

*By Mr. Clark:*

Q. He gets free medical attendance?—A. Not for any other illness that he might acquire.

*By Mr. Cooper:*

Q. But for any recurrence of his disability, or any illness traceable to his disability, he would?—A. That is the regulation, but I know cases of total disability, tuberculosis pensioners who are going to their own medical advisers for other troubles.

Q. But which could not be traced to that disability. That would be a different case.

*By Mr. Nesbitt:*

Q. As I understand it, they are entitled to their medical attendance?—A. Mr. Pyper tells me that they are.

Mr. PYPER: So far as I know, they are entitled to that.

*By Mr. Copp:*

Q. While in the sanatorium, he gets free medical attendance, board and lodging and \$33 a month. He goes out into civilian life. Is his allowance increased?—A. It is increased to \$60, out of which he has to provide his board and lodging. But I will take Mr. Pyper's statement that he does not have to provide medical attendance. In the case of a married man, there is no medical attendance for his wife and dependents.

*By Mr. Nesbitt:*

Q. You say that there is a difference in the pay that they get in the sanatorium?—A. Yes, sir.

Q. One is under the S.C.R., and the other has not been discharged from the C.E.F. That is the difference, is it not?—A. No, sir, one is under the S.C.R., having come there probably from the army but the re-admission case goes out on

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a total disability pension and returns while he is still drawing that total disability pension, so that one man is getting \$33 a month pay and the other \$60 a month. Both get medical treatment in the sanatorium.

*By Mr. McGibbon:*

Q. I have not got my point quite clear yet. What I am trying to get at is, is it necessary for the doctor in those institutions to discharge a man in order to make room for others; or have they lots of accommodation, medical attendants and nurses to look after them all?—A. There is not the accommodation, most emphatically, no. That is true of both East and West.

Mr. COOPER: Not of British Columbia.

*By Mr. McGibbon:*

Q. It is more necessary then for the doctor to pass them out as quickly as possible?—A. It is in Alberta, decidedly, and Mr. Pyper says it is so in the East.

Mr. PYPER: There is a large number in Montreal now waiting for admission to Ste. Agathe.

Mr. SIMMONDS: I know that the accommodation in Alberta is extremely bad and insufficient.

*By Mr. Morphy:*

Q. Let us focus that. You allege that lack of accommodation is an incentive to the medical men to force these men out?—A. I would not put it as strongly as that, but in Alberta there is not the accommodation to take the men in. Last January, in the Edmonton General Hospital, which is not a hospital for the treatment of tuberculosis, there were twelve patients waiting for admission to the sanatorium, and most urgent messages were sent here to headquarters by officials pointing out what was happening in the province of Alberta. That is to my own personal knowledge.

Q. You have given us one case; is that typical of a class of cases?—A. Yes.

Q. To what extent, and where are they?—A. I have four cases here from the province of Saskatchewan, and I have three cases sent me by night letter from the province of Alberta.

Q. I am dealing with the first case on your list of four. Of how many like that are you aware throughout the whole country? I want to get at the magnitude of the weakness of the system, if there is any?—A. The last figures show 158 re-admissions. We would not claim that all these are due to this cause, but the re-admissions are increasing out of all proportion to the number of men discharged. At the present time, Mr. Pyper and I assume that there are well over 200 re-admission cases.

Q. In the whole of Canada?—A. In the whole of Canada, sir. But that means a serious thing, because the great majority of the patients have not been long enough in civilian life to test out whether they are going to stand the strain or not. These two cases by night letter, to which I would refer, are glaring instances of this thing, the impossibility of living on the total disability pension without working.

Q. Before you leave that other case, is it possible to have on record the points at which those patients have been or are located, whether at Toronto, Qu'Appelle or other places?—A. We cannot possibly obtain these figures except at enormous expense, which Mr. Pyper and I would have to bear. They should be in the hands of the Department.

Q. They can be got here?—A. We have asked for those figures, and we have not had much success in getting them. I do not think the Department have them in detail at the present time. That was suggested to us; that is, the Department of the S.C.R.

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*By Mr. Clark:*

Q. How do you know that?—A. Because I tried to get them in Alberta, and for one thing, the re-admission cases, where the first treatment was under the C.A.M.C., were not treated as re-admission cases by the S.C.R. It is rather difficult for me to make a statement about the department. All I say is that we have not been able to get the detailed statement of re-admissions.

*By Mr. Morphy:*

Q. With whom have you been corresponding?—A. Mr. Pyper and myself have had communications with them.

Q. How long since?—A. Since we have been in Ottawa.

Q. Had you received anything by letter previously?—A. Yes, we had the total number of re-admission cases.

Q. Where did you get them?—A. From the S.C.R.

Q. Had you any difficulty?—A. No.

Q. When you spoke of something lacking in efficiency on the part of the Department, that relates to your having been unable to get statements since you arrived here?—A. Yes.

Q. There was a little curl on your lip when you said that you had not met with much success. It looked as though they had been rebuffing you?—A. We do not wish to complain of that, but we have had difficulty in getting figures from Ste. Agathe. The doctor has no authority to give figures of the number of patients.

Q. He is within his rights, and the law is wrong?—A. I do not know whether it is the law. That is the regulation of the Department. I think we should have all these facts within our possession if they are necessary.

Q. Where do you get the idea that the doctor at Ste. Agathe has no authority to divulge these?

Mr. PYPER: I thought I would like to have these figures and I telephoned to the Secretary of the Soldiers' Welfare League at Ste. Agathe and he asked the doctor and the doctor said he had no authority, but he thought and was almost sure that the Director of Medical Services in the S.C.R. had those figures, and we could get them there.

Q. Have you tried to get them there?

Mr. PYPER: No.

Mr. CLARK: Talking about re-admission, how do they compare with similar cases in civil life? You said there were 200?

Mr. SIMMONDS: It is very difficult to compare it, because the tuberculous patients have not, any of them, been long enough out of the sanatorium to furnish any reliable figures as comparisons.

The CHAIRMAN: Mr. Simmonds has some other concrete cases.

Mr. NESBITT: Why not put them on the record without further discussion?

The CHAIRMAN: Would that answer your purpose?

Mr. SIMMONDS: Yes.

The CHAIRMAN: The other cases noted here with particulars are partly on the same line as the patients who were discharged, commenced work, and had to be re-admitted. I think perhaps if those are placed on record it will be sufficient.

Mr. CLARK: The general point I want to make clear is that the difference between the \$33 and the \$60 is not sufficient to maintain them after they leave the hospital.

Mr. SIMMONDS: That is the point.

The CHAIRMAN: In each case you find an entry of this kind: "The second case, amount insufficient to live on", the third case, "amount is entirely insufficient to live on," the fourth case, "found amount insufficient to live on," and so on.

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## APPENDIX No. 4

## EXAMINATION OF MR. L. G. SIMMONDS RESUMED

*By Mr. Morphy:*

Q. The first recommendation is that the total disability pension for a single man should be \$100 per month, with allowance for dependents on the present scale?—A. Yes.

Q. That is outside?—A. Yes.

Q. But when he is inside—anything wrong with the allowance in that case?—A. Yes.

Q. \$33 is too little?—A. Yes, we figure it too little, considering the evidence that all the men excepting the disabled men have resumed their place in civil life. The tuberculous men are still under hospital treatment, not having had any chance yet to get re-established. There is also the unfairness that some men are getting \$60 and the others \$33.

Q. Inside—single men?—A. Both single men of the rank of private in the C.E.F., one drawing \$60 and the other \$33.

*By Mr. Cooper:*

Q. I understand that all soldiers at a certain date were transferred to the S.C.R. and drew S.C.R. pay?—A. This applies to re-admission cases. Their total disability pension is continued, and if it is a total disability pension it is \$60 a month for non-commissioned cases.

Q. You say some are drawing their \$1.10 per day?—A. Yes.

Q. And you say some draw the S.C.R. rates?—A. It is the same as army rates.

*By Mr. Redman:*

Q. In the cases you are submitting, is there any hardship in the case of the married man; you mentioned the single men?—A. There are two cases of married men. These two cases are just within my own personal knowledge. All these cases we are submitting as evidence (except those two which came this morning), we discussed with the Board of Pension Commissioners in Ottawa, and I have this memorandum of the case—

“William Follett, invalided from France as tuberculous, spring 1916, five weeks Pinewood Sanatorium, England, discharged to duty June, 1916, returned to France December, 1916, wounded September, 1917, returned to Canada March, 1918, admitted to sanatorium August, 1918, discharged from army September, 1918, discharged from sanatorium October, 1918, re-admitted Frank, April 10, 1920.

On his second visit to France in December, 1916, he lost the two index fingers and the thumb of, I believe, his left hand. I have seen him and shaken hands with him, and am almost sure it is the left hand. He was returned to England on account of this wound and subsequently tuberculosis developed. He had been a tuberculous suspect after his first trip to France, the wound was obtained in September, 1917, he returned to Canada by reason nominally of the one disability in March, 1918, and admitted to sanatorium as a definite tuberculosis case in August, 1918. He was discharged from the sanatorium in October, 1919, after fifteen months' treatment, and went out on a total disability pension. He obtained employment in Calgary as, I believe, a telephone exchange operator. It was in connection with telephone work. He had a hemorrhage in March last. He was re-admitted to Frank Sanatorium April, 1920. It is not for me to give an estimate of his time there, but in all probability he will be in there six months. The hemorrhage he had was a bad one. He was married and has no children, and he would get \$75 a month for himself and wife.

*By Mr. Morphy:*

Q. In regard to the single man in the sanatorium getting everything paid and receiving \$33 a month; is that a sufficient sum for that man?—A. No, we do not think

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so, considering what we are losing in not being able to get re-established and considering that when we do get re-established, if ever we do, we shall be so tremendously handicapped by this disability——

Q. What do you think the sum should be?—A. Our suggestion is that all cases should be treated alike and get \$60 a month.

Q. Leave out the disparity, what has he to do with the \$33?—A. He does not get it in the first place. It is saved for him by the Department of S.C.R.

Q. And at the end of six months he would have \$198 and that would be all he could get?—A. No, because the \$10 a month is given to him in two \$5 cheques to cover his incidental expenses for postage stamps, etc. The private has \$23 per month placed to his credit by the S.C.R.

Q. So that when he leaves there he will have \$150?—A. If he were there six months, he would have \$130.

Q. Does he get interest?—A. Interest was granted last November at the request of the patients themselves. It is paid at 5 per cent on a minimum balance of \$50.

Q. We will assume that at the end of six months he is fit after the medical examination to leave the sanatorium, and he has \$130 to go out with, if he has no other means?—A. Yes.

Q. He goes out into the world with that?—A. Yes.

Q. That is his pay. That is what he would get if he were a healthy man in the ranks?—A. Yes.

Q. Then there is nothing at all for the man who is suffering from this disease, there is no compassionate allowance?—A. No compassionate allowance, no, sir.

Q. Would it be safe to give that allowance to the man right off-hand, or should it be continued to him? Supposing there was a compassionate allowance of \$300; he goes out and gets sick again, and comes back. Is there any scheme that you could suggest whereby that man could be followed up with the funds so that they could be watched and helped if they needed help?—A. I think that every man should know that that amount should go to him as pay, and that he should be trusted.

Q. It is not a question of trust. Let us get down to a practical basis. A man goes out in good faith and takes some occupation that is probably congenial for a time, but it puts him back to bad health. If he has an allowance of \$300 at his discharge and he comes back again, and the country has got to take care of him, no matter what the regulations may be—it is not a case of supervision, it is a case of doing the best for the man—what would be wrong with a sinking fund to take care of all those cases that happen to go back through no fault of their own?—A. Would any amount be given to the man during his six months out?

Q. I should say so, if I had anything to do with it.

Mr. PYPER: He would get something in addition to his military pension?

Mr. MORPHY: I should say so. My view is very strong in this matter. We should do everything we can towards helping that man who is in distress.

Mr. SIMMONDS: Mr. Pyper and I agree with you that the allowance should be considered an extra allowance for better food, better ventilated accommodation.

*By Mr. Redman:*

Q. When does he get his gratuity; when he is discharged into the S.C.R.?—A. It is placed to his credit at the S.C.R., and he draws it when he is discharged from the sanatorium. We submit that the gratuity should not be used to tide a man over during the six months, because the fit man has it in any case to tide him over unemployment, and we do not think it should be used to tide the man over this quiescent period.

*By Mr. Power:*

Q. Does he get it in a lump sum?—A. Yes, after that time it can be given in a lump sum, where the man requests it, and if he has a good use to put it to. Generally, it is paid monthly, but he can obtain the whole amount.

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Q. Is that a new regulation for the benefit of tuberculous patients?

Mr. PYPER: It is only done in very exceptional cases.

Mr. SIMMONDS: If he has a proper use to put it to.

*By Mr. Nesbitt:*

Q. From your answers to Mr. Morphy, it would appear that when a soldier was discharged from the sanatorium he draws \$60?—A. Yes, except where the case is one of aggravation only, which we will deal with later on.

*By Mr. McGibbon:*

Q. When a tuberculous patient leaves the sanatorium, he is up against it to a greater extent than the ordinary man. For instance, it will be necessary for him to take a cab if he is going from the railway station to the hotel. He cannot take the exercise that the ordinary man can take on account of his disability, and if you total up these little things, it makes quite a hole in the \$60 a month.

The CHAIRMAN: Does the Committee wish to go into these cases referred to in the telegram, or shall we put them on record in the same way?

Mr. REDMAN: Put them on the record.

The CHAIRMAN: The second clause reads:—

“That such total disability pension should be paid for the minimum period of one year from date of discharge from sanatorium treatment, and that such total disability pension should be continued for a longer period, in all advanced cases of tuberculosis, upon the recommendation of the examining medical experts”.

We appear to have covered a good deal of that in our former discussion.

Mr. SIMMONDS: I do not wish to take up any time on this. We suggest that this total disability pension for six months is not adequate to allow a man to take his place gradually in civilian life. It should be twelve months. We point out the extreme difficulty of any disabled patient getting employment. He is advised to do no work for six months and then to take up a maximum of five hours or six hours per day for the ensuing month. A gentleman who is very much interested in these cases suggested to me the other day this question: “Why cannot you get two tuberculous patients work in an elevator, one in the morning, and one in the afternoon? By that means, they would be able to help each other out. If one fell sick, it would avoid the possibility of a breakdown.” But I submit that no employer of labour would be prepared to take two separate employees on his staff for the purpose of doing a job that one boy could do for the whole time. Apart from the risk of one or both falling sick, there would be two men on the pay-roll, two men for whom the employer would be liable in respect of accidents, and all the other incidentals that will appeal to you. It is most difficult for any tuberculous patient to get employment for part time.

*By Mr. Nesbitt:*

Q. An employer would be perfectly willing to do it, provided he had to pay one man's wage?—A. That is true.

*By Mr. McGibbon:*

Q. Your medical officer would not consent to that?—A. That is so. We are up against it. All medical men say that it is the worst thing we can do.

*By Mr. Arthurs:*

Q. Is it not true that it is very difficult for tuberculous patients to get employment at all?—A. It is. People are hopelessly suspicious of the man who has been in a sanatorium. There is very little ground for that suspicion, because he goes out not as a danger to the community, as they think. There is among an ordinary group of

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men, more danger from ninety-nine men who have had no sanatorium treatment than there is from one man who has had sanatorium treatment.

Q. It is a public prejudice?—A. It is an unreasonable prejudice.

*By Mr. Morphy:*

Q. What is the solution? Is it through the state providing an industrial life of some kind for that class of case? Would they agree to that?—A. No, I have made a good many inquiries, and I cannot find that tuberculous patients in this country are at all keen to have the industrial settlement idea. I believe it was advanced by a member of the House at last session of Parliament, by Mr. Mowat, I think.

The CHAIRMAN: He had a scheme, but it was a garden city scheme.

*By Mr. Morphy:*

Q. Have you had anyone consider the means by which the State could handle tuberculous cases for the benefit of the patients, in the way of employment which would be congenial, and at the same time would tend to their final cure?—A. My idea would be that the first six months he should be absolutely without work and that during the second six months the Department should endeavour more than at present to get him to take a vocational course at a lesser number of hours per day than the ordinary vocational course; and that after six months rest say he took an eight months' course, at the end of the fourteen months he would probably be able to stand up against a whole day's work.

*By Mr. Redman:*

Q. You do get a pension after six months?—A. Yes, but it is very rarely 100 per cent. I think it runs from 60 per cent to 80 per cent.

*By Mr. McGibbon:*

Q. Do you think that in the interests of tuberculous patients more accommodation should be provided in the sanatoria to induce the patients to stay longer?—A. They have a distaste for staying. I am willing to admit that the men hate to stay there any longer than they can help.

Q. Would it not be for their own good?—A. I think it would be making them more and more dependent on the State. It is apt to sap a man's vitality and initiative. The idea of the S.C.R. was to get an army man back into civilian life as quickly as possible. With tuberculous men the same thing is necessary for his good.

Q. Initiative is no good if a man is not physically fit. I am speaking of the man who is not physically fit. The moment he gets physically fit the better.—A. I think that might be done. One of the main troubles in this country is that he is losing money in the sanatorium which he could be earning outside.

Q. That is my point; he goes out to earn money to the detriment of his health?—A. That is perfectly true. Possibly if the pay was increased to what some men are being paid now, it would tend to keep a man in longer. Medical opinion is conclusive that the men stay in far too short a time. They are too anxious to get out.

The CHAIRMAN: The third clause reads:—

“The granting of allowances equivalent to the amount of a total disability pension on discharge from sanatorium, in all cases of aggravation due to service, in order to give such patients the opportunity of making a complete cure.”

MR NESBITT: That deals with aggravation.

MR. PYPER: The present regulations provide for a pension for aggravation cases, which is according to the amount of the aggravation. A man who acquired his disability in France gets 100 per cent disability pension. A man who now shows that he had it prior to his enlistment, and therefore whose trouble is merely aggravated and not acquired, is awarded a pension according to the amount of aggravation.

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*By the Chairman:*

Q. Provided he did not get to France?—A. Not in all French cases.

*By Mr. McGibbon:*

Q. If he got to France, it is not taken into consideration at all?—A. I was informed otherwise the other day by the Pension Commissioners.

MR. BRIEN: Subsection 3 of Section 25 reads:

“No deduction shall be made from the pension of any member of the forces who has served in a theatre of actual war on account of any disability or disabling condition which existed in him previous to the time at which he became a member of the forces: Provided that no pension shall be paid for a disability or disabling condition which at such time was wilfully concealed, was obvious or was not of a nature to cause rejection from service.”

MR. POWER: That is pretty clear, I think.

MR. PYPER: The point in that connection is that the man did not get proper examination, or the medical officer passing him into the army made a slip and did not discover his disability. The main point, in the aggravation cases which I submit is that no matter whether a man is an aggravated case or an acquired case, he is sent out with the same instructions by the superintendent of the sanatorium, and he is told that he will be awarded a pension. He is not told the amount, because the medical Officer does not assess the pension. He is given the same instructions to take good food and rest, and all the other instructions that the ordinary man gets. The point of course is that he cannot subsist on the pension which he gets. He does not get the total disability pension; nevertheless he is supposed to rest just the same as the man who does get the total disability pension. The public assume the liability for treating that man further in the event of a breakdown. He goes to work; he has got to work in order to live on his 60 per cent or whatever is awarded to him. He breaks down probably within the six months' period or perhaps later on, and he has to go back to the sanatorium for treatment.

*By Mr. Nesbitt:*

Q. You also refer to aggravation due to service?—A. Yes, sir, aggravation due to service. A man may have tuberculosis, and it is always aggravated by service.

*By Mr. Morphy:*

Q. What do you mean by service?—A. Service in the army, in Canada, in England, in Siberia, or anywhere. If the man is back in civilian life, it is gradually getting worse and worse. I understand that the average cost of keeping a sanatorium patient under treatment is approximately \$3 per day. That figure can be borne out by the officials of the Department of the S.C.R. What I submit is, would it not be better to give aggravated cases the 100 per cent disability pension, and give him a real chance of getting well?

*By Mr. Redman:*

Q. He is just as ill as the other man?—A. He is just as ill. He is unfortunate enough to have served in the army and to have contracted, through no fault of his own, tuberculosis. He was admitted into the army by an officer of the Government.

*By Mr. McGibbon:*

Q. How do they pass upon him, is it that he was passed as physically fit?—A. That is a matter upon which I cannot speak. I know that the medical officer takes the whole military history of his case, and I suppose puts in his findings, which by the way we are not allowed to read when passing out of sanatorium. He writes down

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in his findings the amount of aggravation which he considers the man has been subjected to. Would it not be better to allow this man a total disability than putting him out and starting him to work before he is able to, and have him break down and come back for treatment? It is really spending Government money to a greater extent than would be done if he got a full disability pension?

*By Mr. Redman:*

Q. And hard on his health?—A. Yes, subjecting the man in this way to a slow process of killing.

*By Mr. Nesbitt:*

Q. Would you think if he was granted a full disability pension that there would be more cases come back, or as many come back as there would be, if he were not granted the full disability pension?—A. No. I consider if a man were granted a full disability pension he would not have to go to work as soon as he has to otherwise, and he would have every chance to become really well, and my experience among the boys is that they are honestly endeavouring to get better of this disease and go out into the world and do for themselves. They do not want the pension one moment longer than is necessary. They do want their health.

Q. Mr. Simmonds told us the tendency was strongly to go to work once they were discharged from the sanatorium?—A. Yes, because the total disability pension is not sufficient to keep them. I saw a man discharged the last day of March, from St. Agathe. I knew him very well. I do not think he was in a physical state to go. I said: "Why do you go out? You are not fit to go," and he said: "I have got to do it, my wife and family cannot make ends meet."

*By Mr. McGregor:*

Q. Was that man discharged contrary to his own wishes?—A. He applied to be discharged, and the medical officer told him he would have to take specially good care of himself, and in regard to the point about keeping a man in the sanatorium as long as the medical officer desires, I understand that one of the essential things in the treatment of tuberculosis is the contentment of the man's mind, and if you keep him in the sanatorium against his wishes you are not really doing him any good. It has been found that many cases really improve after they are back in civilian life and working at some light work. They really improve owing to a satisfactory state of their mind.

*By the Chairman:*

Q. Have you anything to indicate what the number of cases of aggravation would be? Are they numerous?—A. I have no statistics. I know there are quite a number of men, and I am not quite sure whether the pension authorities have any statistics of the aggravated cases; probably that is the source from which you could get them.

L. G. SIMMONDS examination resumed:

*By the Chairman:*

Q. There are two concrete cases you wish to mention on this point?—A. Yes. I am prepared to submit them to the committee. There is the case of Private Elson, 152nd Battalion, Reg. No. 925149; married, wife and five children, service England. Returned from overseas and given seven months' treatment, discharged 31st July, 1918, on 10 per cent pension, being estimated aggravation due to service condition. We admit ourselves he had a doubtful medical history before enlistment, but he went up anxious to enlist and did not mention it, and he was examined, or supposed to be

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examined by the physicians of the C.E.F., accepted as an A1 man in the 152nd Battalion. He got to England, tuberculosis became apparent, and he had to go to the hospital. He was returned from overseas and given seven months' treatment, discharged 31st July, 1918, on 10 per cent pension, being estimated aggravation due to service condition.

*By Mr. Cooper:*

Q. Could you say he concealed the fact that he was suffering from tuberculosis?—A. I would not say that. We all understand how badly men were needed in 1915-16. We know there was no adequate medical examination, as they had later in the United States, where all men were X-rayed before being accepted. I doubt if any men offering for enlistment in the C.E.F. were ever X-rayed or had a thorough stethoscopic examination of the chest. It should have been done. I would say that when the men fell sick in either England or France and the medical officer came round and took his medical history, the man, being very much fed up with the whole thing, probably admitted he had certain diseases of the lungs before. It may have been pneumonia, which the ordinary layman considers quite a different thing from tuberculosis. If a man has a history of pneumonia or pleurisy or any of the chest diseases at all, that is considered as predisposing him to tuberculosis. I will submit to you that the average man on enlistment had not the knowledge that by having had a slight attack of pleurisy he was predisposed to tuberculosis. The ordinary layman used to regard tuberculosis as something entirely different from pleurisy and pneumonia, and that these diseases had no connection with tuberculosis. The cases of wilful concealment are very few. When a man falls sick his whole previous history is taken up. He has no knowledge that that history is going to be used against him when it comes to a question of pension. The history is taken in France or England and the man has no thought of pension in his mind, but he takes his sanatorium treatment, and all these things he admitted to the medical officer in England are brought up against him and set against him as evidence that he should not have a total disability pension. It seems to us rank unfairness that where a man has a pneumonia history or chronic bronchitis in the Canadian winters that that should be brought up and used as an aggravating cause.

*By Mr. Morphy:*

Q. I am informed that would not be so if he got to France?—A. In certain cases the Pension Board makes the statement that it is wilfully concealed and they make provision for that, and we submit that that regulation of wilful concealment has very often worked to the hardship of the man who enlisted in perfect good faith and did excellent good service in France. I do not wish to bring my own case forward unless you wish to question me definitely on it, but I may as well state my experience. I served in France. I had hemorrhages at the age of eighteen in England, and my parents sent me to the best physicians that could be obtained in the district. I made a complete recovery and afterwards took out sickness and accident insurance, and after that passed a strict examination to go to Canada under a certain society sending out missionary students. The examination was strict indeed. I came out to Canada after passing that examination, entered the university as a student four years after my arrival here. I worked desperately hard, eighteen hours a day sometimes. I had two attacks of influenza in the winter of 1912 and had to give up the university. I freely admit there was a suspicion of tuberculosis at that time. I lost weight considerably. I had many symptoms, but to the best of my knowledge it was never actually diagnosed as tuberculosis. In 1915 I offered myself for enlistment and was examined by Major Hyslop, of the 49th Battalion, on the Fair Grounds, Edmonton, and I told him as I am telling this Committee, what disabilities I had suffered from. I offered to join up in any branch of the service for which he considered I was fit. He



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accepted me for the 49th,<sup>3</sup> but owing to the fact that the 49th was leaving Edmonton that night I could not go, and I joined another battalion ten days later and was examined at Montreal by a physician. I submit in that case there was no wilful concealment of the disability. I was five months in France, in the winter of 1915-16, which was a pretty severe test on any man, and developed bronchitis in 1916, and the doctor absolutely refused to send me out of the line for a time, and he said I could carry on. Finally I was sent to England as a stretcher case and placed in hospital, where I was for eight months, I think. I went to the same sanatorium at Pinewood, in Berkshire as Private Follett, whose case I have instanced. We were both examined by Dr. Etlinger, who was a recognized expert and was accepted by the Canadian Government as their examining chest specialist. He sent me back again, as he did Private Follett, to A1 duty. We both eventually went back to France. I was first sent to my battalion base in England for a time, and I was sick all the following winter with signs of bronchitis; and in February, 1917, I was transferred to the Forestry Corps, having had some experience in that work, and was again sent to France. At the end of five months in France, I broke down pretty completely. That was four and a half months the second time, making a total service of nine months. I was six months in hospital in France, England and Canada and was tested, I understand, and found to have debility and tuberculous symptoms aggravated by service. As a result of that, I was granted a 50 per cent pension, which I found out during the last month was a pension for aggravation and not as a genuine case. That, I will admit, was before this regulation came out, but the pensions officials, I understand, are still liable to plead—I do not think they will do so in my particular case—that it was a case either of wilful concealment or that the case existed at enlistment. What I emphatically state is that after nine months' service in France, my case was considered one of aggravation instead of one due to service. In 1918, tuberculosis unfortunately developed, and I have been for fifteen months a tuberculous patient, not only with tuberculosis of both lungs, but with tubercular adhesions on my right side for which I was operated on last December in Edmonton. I submit that at any rate I should have received a larger pension when I was first discharged from the army in Canada.

*By Mr. Peck:*

Q. Would you not say that anybody who enlisted and concealed a weakness, did so from motives of patriotism?—A. I certainly would. I do not think that there was one case of a man concealing it with the idea of getting any benefit.

Q. The country was responsible for taking him?—A. That is our case exactly; the country is responsible.

*By Mr. Cooper:*

Q. In this case of Pte. Follett, does his medical sheet show that when he was attested he mentioned his specific trouble that he had before?—If so, there would be no wilful concealment?—A. In my own case—

Q. I am referring to his case.—A. Although I stated these facts to the Major, they were not placed on my papers. No record was taken of them, and it is the same with any man; it would not be stated.

*By the Chairman:*

Q. There is a second concrete case?—A. Pte. S. Elson, whose case I mentioned, re-entered the sanatorium on 9th April, 1920, as the result of the Pension Board examination. It was found that he was absolutely getting worse with this 10 per cent pension by reason of the fact that he was working. It means that the country has to provide sanatorium treatment. His pension might have been put up to 100 per cent, it was put up to 60 per cent. At any rate, he has got \$33 per month, and the country is paying for his wife and five children a separation allowance while that man is in the sanatorium. The second case is that of F. J. Cranham, private, 59th Battalion,

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Regimental No. 456049. He is married, and has a wife and six children. He has served in England only. He was discharged to civilian life on 7th August, 1916, as medically unfit. He received no pension. He was admitted as a suspect T.B. in February, 1917, and was discharged in June, 1917, without pension. In February, 1918, he contracted bronchial pneumonia and was a hospital patient for six weeks. He was again discharged without pension. In June, 1919, applied for a pension and on the recommendation of the Board was given 20 per cent and sent to the sanatorium. There is a history covering three years, during which the country has been put to expense. We have submitted this case to the Board of Pension Commissioners, and they agreed that our facts are substantially correct. Their plea is that the country is not responsible for such a man by reason of the fact that he had chronic bronchitis before he enlisted. His age was pretty near the limit. I am sorry I am not able to give his exact age, but I understand he did not conceal his age. Our point is that that man has a wife and six children who have been a tremendous expense to the country for three years, from 1916 to 1920, which expense, under a change in the Pensions Act, could be avoided very possibly.

*By Mr. Cooper:*

Q. He has not been treated for tuberculosis until just lately. He was never a suspect?—A. He was a suspect but he was a very bad case of debility. In the case of debility there is a strong predisposition.

Q. He is in the sanatorium now?—A. Yes.

The CHAIRMAN: We come to the fourth clause:

“That re-examination for pension purposes be conducted, where at all possible, by the expert in tuberculosis under whose care the pensioner took sanatorium treatment.”

Mr. PYPER: The Board of Pension Commissioners were approached on this matter some time ago of having the re-board conducted by the Medical Officer who treated the cases of tuberculosis at Ste. Agathe, and we received a letter stating that where practicable the patient would be re-boarded by the expert on tuberculosis under whose care he had been while in the sanatorium. The whole matter seems to revolve upon these two words “if practicable.” There is quite a number of cases of men who have left the sanatorium, and have gone to reside in Montreal, who have not been sent to Ste. Agathe to be re-boarded. When a man is admitted to the sanatorium, he is told there are four essentials to the successful treatment of the disease. They are rest, fresh air, good food and contentment of mind; and they lay emphasis on the contentment of mind. They say that unless a man is in that state of mind, he cannot be successfully treated. By the rule that you build up his health by keeping his mind contented, by the same rule you get him well. I know for a fact that every man who leaves a sanatorium desires to be re-boarded by the expert who month after month has gone over him, and knows every little symptom of his case. He will be happier in his own mind, and the chances are that following that course the proper findings will be arrived at, provided the sanatorium expert examines him. My point is that the ruling of the Pension Commissioners has not been carried out.

*By Mr. Morphy:*

Q. Why?—A. It is practicable to send some men to be re-boarded at Ste. Agathe, but it does not seem practicable to send others. There seems to be no consistency in their methods.

Q. That is a serious charge; what is your suggestion to help out?—A. I can cite one case of a man by the name of Ronald McKay, Regimental No. 919970. He enlisted in the 199th Battalion on 22nd September, 1916. He contracted pleurisy on the voyage to England, and he was admitted to hospital in England, one hospital

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after another. Finally they sent him back to Canada on 25th September, 1917, a year after enlistment. He was treated at Ste. Agathe for twenty-one months for active tuberculosis, and at the end of that period, in July, 1919, he was sent to Montreal for a surgical operation in the Royal Victoria Hospital. The operation was successful and he was boarded. Instead of being sent back to the sanatorium he was boarded by two doctors at the Royal Victoria Hospital who were not experts on tuberculosis, Dr. McCallum and Dr. Clark. He was sent back into civilian life in November, 1919, as a cured case, and he has not received a cent of pension since that date.

Q. I am told that there is a specialist employed by the Government at Montreal, Dr. Harding. Why was he not sent to him?—A. I do not know, sir. The man had no choice. He was merely treated for a surgical operation, and those two doctors chose to board him and send him back to civilian life, and he has not received one cent of pension.

Q. Let us get back to the other point. There is supplied by the Government at Montreal a man of considerable fame as an expert on tuberculosis, Dr. Harding?—

A. Yes, sir.

Q. So that if the man was not sent to him, there was some mistake?—A. Yes, sir.

Q. Mistakes will happen?—A. Exactly.

Q. Are you at Montreal?—A. I am taking treatment at Ste. Agathe.

Q. How far is that away from Montreal?—A. Sixty-three miles from Montreal.

Q. How long have you known this case?—A. I just came across this case about three days before I came to Ottawa.

Q. You do not know the reason why he was not sent to this Montreal expert?—A. I do not know.

*By Mr. Cooper:*

Q. Probably he was not boarded for T.B. He was boarded for the appendicitis operation probably.—A. The men who boarded him were aware of the fact that he had been for 21 months in the sanatorium.

*By Mr. Morphy:*

Q. He was boarded in Montreal?—A. Yes.

Q. Where this expert is?—A. Yes.

Q. Who were the doctors who boarded him?—A. Drs. Clark and McCallum of the Royal Victoria Hospital.

Q. Are they in the military service?—A. In the S.C.R. service, I think.

*By Mr. McGibbon:*

Q. Has he applied for re-examination?—A. He is back in a sanatorium, a very definite case of advanced tuberculosis.

Q. Did he ever apply for re-examination?—A. He was called up by the Pension Board for re-examination and adjustment of pension.

Q. Every man who is dissatisfied with his pension has the right to apply for a new board?—A. He applied repeatedly, he tells me, at the Pension Office, and was told that he was not entitled to a pension because he was stated to be a cure when he was boarded by these two doctors.

Q. What office told him that?—A. The district office in Montreal.

Q. Did he ever apply to the Board here?—A. I do not think so; I am almost sure he did not apply here; not to my knowledge anyway.

Q. That was his right?—A. Apparently he had not been aware of his rights. He told me himself that he applied repeatedly.

Q. I am not disputing that; I am trying to get the facts. It is his right to apply for a new board if he is dissatisfied with his examination. You do not know that he

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did?—A. I do not think he applied for a new board. He had his usual calling up notice for re-boarding from the Pensions Office.

*By the Chairman:*

Q. And he presented himself?—A. I do not think he went there; he was looking for employment.

*By Mr. McGibbon:*

Q. He did not go back?—A. On February 6, 1920, he got his calling up notice, to appear on March 2, but whether he was actually re-boarded at the end of the six months' period I am not prepared to say.

*By Mr. Cooper:*

Q. He was in hospital?—A. No, sir, he was discharged in 1919 as a cured case.

*By Mr. McGibbon:*

Q. What we are trying to get at is whether these are mistakes, and if the machinery is in existence whereby that man could get justice.—A. I say it is the case that he was boarded by doctors who were not experts on tuberculosis.

Q. That is provided for by giving him the right to apply for another board. Do you see my point?—A. Yes, sir, I see your point.

Q. So he has neglected his right?—A. From lack of knowledge, I presume. I submit that if the man went, as I am perfectly sure he went, to the Pension Office, and stated that he had been examined by those doctors, I submit that the authorities there should have told him that he was entitled to a re-board and advised him to seek one.

Mr. McGibbon: I quite agree with you.

*By Mr. Brien:*

Q. How long a period elapsed between the time he was discharged and the time he was taken into the other hospital?—A. He was diagnosed as an appendicitis case while he was undergoing treatment, and sent direct to the hospital in Montreal.

*By Mr. MacNeil:*

Q. Is it your point that he should be diagnosed by some expert who has had him under observation?—A. That is my point. My reason for citing this case is that it is said to be essential that the man should be kept as contented in mind as possible, even after he is discharged from the sanatorium. I know that 99 per cent of these cases would be much happier and more satisfied in their own minds that they were getting along well if the expert who had been going over their chests month after month re-examined them.

*By Mr. McGibbon:*

Q. I see this difficulty; in my own district, I have a tuberculosis patient who had been in a sanatorium some distance away.—A. These cases, of course, are bound to crop up, but where the patient is within reasonable radius of the specialist he should be sent there. I know they are sending some cases from Montreal to St. Agathe and that they are denying many other patients at Montreal a re-board by the experts at Ste. Agathe.

The CHAIRMAN: Do you wish to say anything further, Mr. Simmonds?

Mr. SIMMONDS: In the whole of Saskatchewan, to the best of my knowledge, no patients, or at any rate very few, are sent back to Fort Qu'Appelle for re-examination by Dr. Ferguson who is recognized throughout the whole of the West as an expert in tuberculosis. This is unfortunate for the Saskatchewan patients. They would be

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much more satisfied and feel they could rely more on their report if it were at all practicable to have the re-examinations conducted by Ferguson. The same is true in Alberta. Dr. Baker is not over popular with some of the men, but we all recognize him as a splendid expert in tuberculosis. He is in charge of the sanatorium at Frank, but no men are sent back to Frank for re-examination, as many of them would wish. We would be much more satisfied if we could be really re-examined by the medical superintendent, under whose care we have received treatment. It is very often the case that the X-ray documents, or at any rate some of them, are not in the hands of the second examining board. The X-ray documents, I understand, are kept at the sanatorium, and in any case the man who has examined him before and kept the patient under observation can tell his physical condition with far greater accuracy and certainty than even a new tubercular expert could. If two good tubercular experts examine the same man at one time, they would not find the same chest condition, and we submit that if the same man could possibly conduct the re-examination for pensions, there would be far less possibility of error.

*By Mr. Nesbitt:*

Q. You have not much faith in the doctor at the sanatorium?—A. I was making the remark rather jocularly. He is very strict with the boys and they do not all appreciate it but he is a recognized expert.

The CHAIRMAN: The last clause of these recommendations reads:—

The granting of pensions to the dependents of a deceased tubercular soldier who married subsequently to the contracting of the disease.

J. R. PYPER (resuming): I do not know that there is much need to elaborate on this point. It will be remembered that the subject has already been brought up by several members of the Committee. It is the case of the man who waited to marry after he came back, and the man who married before he went overseas. There is a certain case at St. Agathe in the meantime of a man who married one month after he was discharged from the army, and within three months he was diagnosed as active tuberculosis and sent to a sanatorium for treatment. I understand under present regulations he is not entitled to pension. He got married thinking he was fit, and three months after he was diagnosed tuberculosis.

Mr. CLARKE: He would get a pension himself?

*By Mr. Caldwell:*

Q. Your point is that a man discharged from the army as fit three months later was diagnosed as tubercular?—A. Yes. I understand from the regulations his wife does not get a pension, although he may get one himself.

The CHAIRMAN: In connection with this section Mr. Simmonds has, in addition to the point we have just considered, some concrete cases to give us of men discharged as suspects and wants to point out that the pension given is inadequate.

Mr. SIMMONDS: Four concrete cases of persons who had sanatorium or hospital treatment, discharged with suspicion of tuberculosis, but not actually diagnosed. Their pensions were very small, and each of these four cases is now back in the sanatorium, with the usual expense to the country.

Mr. MORPHY: That is a remarkable proposition. They were discharged with a suspicion and not diagnosed. Does that mean the doctors thought they had it and did not look for it?

Mr. SIMMONDS: No; it means the doctors thought they had it but could not exactly diagnose it. We submit in each case of suspect tuberculosis the pension regulations might be more liberally interpreted to give the man a larger pension, we do not say a total disability pension, but to give him a chance to get better. These cases have come back. Three of them are definite cases of tuberculosis. It is hard on the man

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and an expense to the sanatorium. I will quite admit it is a case for medical opinion, but we wish to submit it and stand by our document.

Mr. TWEEDIE: You speak of the expense to the country because they go back to the sanatorium. How do you justify that stand?

Mr. SIMMONDS: I think myself that the men should have been re-examined at lesser intervals. When they were discharged as suspects, give them a larger pension to enable them to take things more easily.

Mr. NESBITT: Would that save any expense when they came back anyway?

Mr. SIMMONDS: No; but there is the possibility they would have recovered.

Mr. POWER: \$10 a month more would have made them so much more contented that they would have recovered.

Mr. SIMMONDS: We admit that. We cannot say the man would not have had tuberculosis just the same. It is a question for the medical advisors.

The CHAIRMAN: I understand these gentlemen have certain recommendations dealing with re-establishment?

Mr. SIMMONDS: We would like one day's interval between the hearing, and would like to take it up on Friday.

The CHAIRMAN: I was going to ask the Committee if they would like the Pension Board to give us answers on certain questions this afternoon, for instance, the question of aggravation where the patient has been in the actual theatre of war, and another question in regard to re-boarding tuberculous cases.

Mr. BURGESS: Would you like to have Mr. Simmonds' file here?

The CHAIRMAN: Yes, and any of those files you can get. We have some evidence this afternoon which will not be lengthy, then we have the recommendations from the Great War Veterans and we have sent telegrams to Toronto and St. Agathe for the experts on amputation and tuberculosis.

Witness retired.

Committee adjourned till four o'clock.

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AFTERNOON SESSION

The Committee resumed at 4 p.m., Mr. Cronyn, the Chairman, presiding.

*Other Members present:*—Messieurs Arthurs, Brien, Chisholm, Clark, Cooper, Devlin, Green, Lang, MacNutt, McCurdy, Morphy, Nesbitt, Pardee, Peck, Power, Redman, Savard, Turgeon, and Tweedie,—20.

Mr. MORPHY: I have the report of the committee on communications and correspondence.

The CHAIRMAN: I think we had better have the report of the sub-committee presented to us.

Mr. MORPHY: I present the report of the sub-committee on communication.

After discussion.

On motion of Mr. Morphy the report was adopted.

The CHAIRMAN: I think it is the wish of the Committee that Major Burgess be heard on the questions that arose out of the evidence given this morning.

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## EVIDENCE

Mr. W. A. BURGESS; recalled.

*By the Chairman:*

Q. There are some questions which I noted and which arose this morning. If you have answers to them, you may give them first, and then explain anything further. The first question was as to the number of re-admissions for tuberculous patients throughout Canada. Have you any figures?—A. I have not, sir; that can be obtained from the D.S.C.R. The D.S.C.R. said they would obtain that.

Q. Then a doubt arose as to the action of the Pension Board in cases arising from aggravation, whether the pensioner entered the actual theatre of war or not, under section 25, subsection 3, A. In the case of a man having got to France, the man having done all that is expected of a man in the army, no deduction is made for pre-existing disability unless there was an obvious condition, wilful concealment, or a congenital defect. In tuberculosis cases, it is not considered that they were obvious. I can think of no case where the wilful concealment case was used. It may have been used, but it is not used very generally. The case would have to be a very clear-cut case.

*By Mr. Redman:*

Q. Did not Mr. Simmonds say that he had such a case?—A. I have the file here and will explain that case. Provided the man got to France, the pension may accord with the extent of the disability present.

*By Mr. Tweedie:*

Q. That is, provided he got to France?—A. Provided he got to France.

Q. What do you do if he only gets to England?—A. He is given a pension in accordance with the aggravation.

Q. And if he got no further than Canada?—A. A pension in accordance with the aggravation in Canada.

Q. What is the distinction drawn by the Pensions Board between the men who got to France and the men who got no further than Canada?—A. It is not the Pension Board; it is what the Act says. It says that where a man served in a theatre of actual war, no deduction shall be made except for wilful concealment or where the disability was not of a nature to cause rejection from service.

*By Mr. Morphy:*

Q. You used the words a moment ago, "the man having done all that was expected of him in France." What do you mean by that?—A. I interpret that as the meaning of Parliament, as the reason for putting that in the Act. Here was a man who has got to France, or to the theatre of war, where no man could do more in the army. This man has done that. The fact that he has done that is supposedly proof that such disability as he had before was negligible.

Q. You said, "a man having done all that was expected of him in France"?—A. I meant that the man has reached the peak of his army career. Perhaps my words were not very clear. What I meant was that he has done in the army all that can be expected of him.

*By Mr. Tweedie:*

Q. He complains of the terms of the Act?—A. Yes.

The CHAIRMAN: The words in the Act are: "who has served in a theatre of actual war".

Mr. MORPHY: What does that mean? (No answer).

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*By the Chairman:*

Q. You have some special cases which were brought up this morning as supposed exceptions to the rule?—A. Yes.

*By Mr. Tweedie:*

Q. Do you think there is any justification for the distinction, so far as a man's physical condition is concerned?—A. My personal opinion is that if a man got to France and served in the front line, it is reasonable to assume that such disability as he may have had before was negligible. That is my opinion. If I may be allowed to say so, I think the words, "theatre of actual war" may be interpreted more definitely, as many a man served in the cook-house at Havre though he got to France.

*By Mr. Arthurs:*

Q. Or in the Forestry Corps?—A. Or in the Forestry Corps. Some men also got to France as conducting troops. They might possibly be recognized as low category men, but nevertheless they got to France.

*By Mr. Morphy:*

Q. I would like to be clear about that. Do you discriminate between the men who were in the front line trenches and the men who never got there, or who were recalled?—A. If a man got to France, we interpret the Act according as it is laid down.

Q. You are interpreting it that way?—A. We are interpreting it that way.

*By Mr. Clark:*

Q. Would you exclude the men who took what is commonly known as a Cook's tour?—A. The men who took a Cook's tour were often in the front line trenches for some length of time.

*By Mr. Tweedie:*

Q. For the purpose of fighting or of training?—A. It was for the purpose of training, I understand.

Mr. NESBITT: That is the Act anyway, and it is up to us to say if the Act is right or wrong.

*By Mr. Arthurs:*

Q. In the case of a man who did not get further than England, does the onus of proof lie on him to show that he was clear of tuberculosis?—A. We take the evidence as it is on file. If the evidence is very definite, that onus is put on the man to prove otherwise. If we have very definite evidence, presumably the greater proportion of that evidence was given by the man himself. The man immediately he takes sick is medically boarded, that may be years before he is discharged and oftentimes there are several boards before his final discharge board.

Q. Would not that be very vague in that case?—A. If it is vague the man gets the benefit of the doubt; the man always gets that benefit when there is any reasonable doubt without attempting to manufacture a doubt. We are much more lenient than the British pensions regulation, which says when the balance is in favour of the man, that is if there is 51 per cent for him and 49 against him, he would get the benefit of the doubt.

*By Mr. Tweedie:*

Q. When the man is examined and meets the conditions and is taken into the army it has been suggested that because he is taken into the army therefore he should be considered an A-1 man. Did you ever have any experience examining men for the purpose of admission to the army?—A. I have, I examined about two years.

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Q. Supposing the man did not wilfully attempt to make any misrepresentation in regard to his condition and he afterwards becomes sick, I understand you take into consideration only the aggravation by service?—A. Yes.

Q. Do you not think it would be fair to give him the benefit of that doubt?—A. I have seen cases where men went into the army with a hand off, which had been off for a great number of years.

Q. How did he get there?—A. I asked this chap how he did it, and he said: "I went in before the doctor and the doctor said 'How are you?'" He replied, "I am fine," and the doctor said, "Hop across the floor." The man said he did so, but he put his hand behind his back, and when he hopped back he put his hand behind his back again.

Q. That is a clear case of misrepresentation?—A. Yes, there have been cases where obviously there was misrepresentation.

*By Mr. Arthurs:*

Q. There are many cases where they are very closely examined? As you yourself know, many were up for second examination?—A. Not under my observation; my experience is the other way.

Q. Is it not the case that there have been men who were examined stethoscopically that were passed and afterwards found unfit?—A. There certainly were.

Q. If he were examined carefully that would pretty nearly catch the man that day, would it not? He could not be very seriously affected?—A. It would, sir.

*By Mr. Tweedie:*

Q. I suppose there are aggravations which are due to military service, even in Canada which they would not have experienced if they had not been in the army?—A. Quite so, sir.

Q. Do you not think that man who was perfectly honest in his medical examination, who was passed, and when the medical examiner examined him and classified him A1, do you not think that man should have the benefit of all the doubt?—A. Well, of course that is all laid down in the Act, and we have to carry out the Act.

*By Mr. Redman:*

Q. Do you know of cases where a man was passed as A-1 and inside of a week or two weeks he has gone to the hospital and turned out to be tuberculous?—A. I have known of cases where they have been in the service and where they have been weakened and broken down, but it does not seem to me—again I am speaking as my personal opinion as a citizen and a taxpayer—that it is the duty of the state to pension that man if it was in the natural progress of a previous disability which is not aggravated by service, but is only the natural progress.

*By Mr. Tweedie:*

Q. You pension the aggravation?—A. We pension the aggravation, yes.

Mr. COOPER: Dealing with the question of wilful misrepresentation, I have been reading through the files of the Pension Board, and in not one case is the original medical history on file. Do you have access to the original files?—A. Yes, we keep a précis of medical documents on the file, but the Director of Records demands the presence of the records over there; we cannot get them.

Q. And the précis is what you base your misrepresentation on?—A. Yes.

Q. In the case of a man who says that when he was examined he told the doctor, would it not be the case that the doctor read the history, the examining doctor, that original history not being there on the précis the man might be blamed for misrepresentation?—A. Yes.

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*By Mr. Morphy:*

Q. Should not the doctor who passed the man have known, apart from any particular statement made by the man, was it not the duty of the doctor to find out?—A. The doctor who examined the man?

Q. Yes.—A. Yes, it was.

Q. Well then, the doctor was the servant of the Government of the country, and on what excuse they have for treating in any different way than the fittest man among them?—A. There is the excuse that a great many men were passed by the medical man who might judge; here is a man without any army discipline, he might be very much run down. There are a great many cases where men under the discipline of army life, in the open air, prove to be perfect specimens, whereas when they joined they were only puny.

Q. Then it seems to me that the country is responsible for this man?—A. Possibly it is in some cases.

Q. I do not like the idea that is being conveyed here, that you are sticking so closely to the wilful misrepresentation.—A. We use the words "wilful concealment" very little and the case is always necessarily a clear-cut case. I cannot cite a specific case, as there are so few that I have not one in my mind—that is a case in which that expression is used.

*By Mr. Cooper:*

Q. The clause may not be used, but has it not come into effect in the pensions that are awarded? For instance, the pension that Mr. Simmonds referred to?—A. When we come to that case I can satisfy you on it, I am sure. This is Mr. Simmonds' case. He enlisted 15th June, 1915; discharged, 28th February, 1918. Medical Board held 19th January, 1918—that is previous to discharge—reported the condition to be chronic bronchitis. Then there follows a history of condition.

Q. I was not citing Mr. Simmonds' case, but the man with the children.—A. I have that case here, but the fact about the Simmond's case is that section 25-3 of the Pension Act was promulgated by P.C. 3070, which came into effect 1st January, 1917. Before that time we had no authority to give pensions for full disability no matter whether he served in France, England or any place else. This man was last examined 12th July, 1918, and his pension was awarded shortly after that on the basis of aggravation. On the 19th January, 1919, he went to the D.S.C.R. where he has been ever since, so that on his discharge from the D.S.C.R. there will be further medical report and his case will be reviewed under that section. Since that we have had no chance to review his case under that section, as he has been under the D.S.C.R. ever since that came into force.

Q. That is all right for Simmonds, but the man with the five children who got about ten dollars a month—I don't know his name.

Mr. SIMMONDS: Elson was his name.

WITNESS: This man did not get to France. Well, then, his pension was for aggravation which occurred in England.

Q. It is claimed in this case that on examination he is said to have stated he had a previous medical history. If so, why is he thrown out with a pension of \$10 a month and not allowed to work?

The CHAIRMAN: I think that is under the law. We may have to change the section of the Act.

WITNESS: Here is the history: This is on the medical board held in England; the invalid states that he worked as a coal miner from the age of thirteen to twenty-six. He developed disease and went to Canada for his health. He had coughs and night sweats before his enlistment.

Mr. COOPER: This man has been penalized because, although it is not directly stated, there was a wilful misstatement on enlistment.

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Mr. CLARK: No.

WITNESS: I do not think you stated it properly. The wilful misstatement does not apply to this case at all. The history of the case shows that he had tuberculosis before enlistment. He is considered on enlistment to be an arrested case. After discharge he was something else, so the disability that he had on enlistment is subtracted from his present disability, and he gets the balance. He receives sixty per cent pension, with a hundred per cent disablement. The 100 per cent only comes in with men who got to France. He worked as a coal miner from the age of thirteen.

*By Mr. MacNeil:*

Q. Was the evidence sufficient to establish the fact that the disability existed previously to enlistment? All that is there is that he developed a cough.—A. The man had a cough and night sweats. The medical men will say that man had tuberculosis before.

The CHAIRMAN: I think we are rather considering the question as to whether the clause regarding aggravation should continue in its present shape or be done away with. The question now opens up quite another line as to what is the proper judgment of the medical men under the conditions set out in this case.

Mr. TWEEDIE: I think that would be very valuable in arriving at a conclusion if there were clear-cut lines by which they could say that on enlistment he was 20 per cent disabled, or 40 or 60 per cent, but if the line is so close, and there is confusion and a doubt arises, then I think the Act could be very well amended, so that the benefit of the doubt would go to the men receiving the pension, and I think one of the real tests is the accuracy with which they can determine the amount of disability at the time they fix the pension.

*By Mr. Morphy:*

Q. How many cases would there be of the kind involved in this discussion throughout Canada?

Mr. REDMAN: Tuberculous?

Mr. MORPHY: And doubt cases, and whether it was with him when he was passed or developed afterwards?

A. I could not say.

*By Mr. Cooper:*

Q. 1,200 cases show their origin in England and Canada?—A. That would not show the aggravation cases.

*By Mr. Redman:*

Q. They would be mostly cases of aggravation, would they not?—A. I do not think so.

Mr. COOPER: The Canadian ones would.

Mr. MORPHY: I think we should settle the doubt by treating them all alike.

*By Mr. MacNeil:*

Q. If in your suggested amendment to the Act, Section 25, you arranged that no consideration would be given to pre-existing disabilities in respect of those who reached the theatre of war, and in respect of those who served a stated length of time in the army in Canada or England, to permit the medical officers an opportunity to detect an obvious defect, would there actually be a material increase in the number of pensions or in the pensions awarded?—A. That is very difficult to say. I think the great majority of cases of aggravation, especially in tuberculous cases are cases which broke down within a comparatively short time of their enlistment. If a man has served

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a considerable length of time without any appearance of disability, and then he develops T.B., it is usually assumed that that occurred during service. If a man served a very short time, and there is a definite history of pre-existing disability, he gets pension for the aggravation, he gets the benefit of the doubt. The practice is to give the benefit of the doubt to the pensioner, when it is a reasonable doubt.

Q. Proper safeguards could be erected if a limited time were stipulated?—A. That would be a big aid, yes.

*By Mr. Morphy:*

Q. If the State had stopped that man who had a predisposition, or is supposed to have had it, and had still taken him, the State, having taken him, should pay, should it not?—A. That is not for me to say.

Q. What is your idea of that?—A. The question is too big; I do not care to give an opinion.

Mr. NESBITT: I may say that this question has come up frequently ever since there has been a Pensions Committee. The Pensions Committee, whether wisely or not, drew this Act, and I do not think the witness, under examination (an employee of the Pensions Board), should be required to give his opinion any more than anybody else. I think that is entirely up to this Committee. I would like to see the witness go on with his special cases, and let us judge by those cases whether the law is right or wrong.

Mr. MORPHY: He has not the information here.

Mr. NESBITT: He has a large proportion of the information here which will assist us very materially in coming to a conclusion afterwards. In the meantime, I do not think he should be pressed for his opinion as to the law. He is there to administer the law after we establish it.

Mr. MORPHY: I quite agree. Perhaps the question was improperly put, but I feel pretty strongly about this thing. There has been too much haggling with the powers that be, I do not refer to the witness particularly; there has been too much strictness about this thing.

The CHAIRMAN: Suppose we go on with those cases.

*By Mr. Arthurs:*

Q. Have you that man's occupation at the time of enlistment?—A. He was a miner.

Q. Would it not be very easy to ascertain what amount of time, if any, that man had lost, say, for a year before enlistment?—A. It would, and that is very often done.

Q. That would give you a very good idea as to the man's physical condition?—A. Yes, and that is very often done. We very often go back and investigate these matters for quite a considerable time before enlistment, ascertaining from their employers what time was lost, and also obtaining medical statements.

*By Mr. MacNeil:*

Q. There is one further angle that should not be overlooked. In view of the fact that a disability develops on service, the country becomes responsible for the man's medical treatment. Would it be possible for the Board to determine whether the award of pension, irrespective of whether the disability existed before or not, would eliminate any expense in regard to medical treatment?—A. You mean whether his pension will cover his medical treatment?

Q. The country in any event is responsible for his treatment?—A. Yes.

Q. If you were permitted to award him total disability and to disregard the pre-existing condition, are you prepared to say from your observation as a medical man that such action might prevent his being thrown back on the State, and further expense incurred?—A. I presume you are speaking of tuberculous cases?

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Q. Yes, tuberculous cases.—A. I certainly think so.

*By Mr. Morphy:*

Q. Are there any instructions given to the doctors who examine these men?—A. Yes.

Q. Are they filed before this Committee?—A. They are not filed here.

Q. Can we get them?—A. We have the instructions which we issued which the Board of Pension Commissioners issued to the examining medical boards, and these can be got easily.

Mr. MORPHY: I would like to have these filed, and also the Militia Department instructions. There is a responsibility there and we should get right to it.

The WITNESS: We can obtain that.

*By Mr. Morphy:*

Q. Will you undertake to get them?—A. I will have them here at the next meeting. I have the case of Ronald C. MacKay, which the delegates this morning spoke about. That is the man who was discharged in November, and who had not yet received a pension. He was said to have reported to Montreal District Office of the Board of Pension Commissioners, and had got no satisfaction.

*By Mr. Clark:*

Q. November of what year?—A. 1919. This man was discharged directly from the army, from the C.E.F. to the D.S.C.R. for further treatment on 17th October, 1917, remaining under treatment until 12th November, 1919. His S.C.R. Board form was forwarded to the Pension Commissioners describing the disabling conditions to be pulmonary tuberculosis, tuberculosis of the left ankle and appendicitis. On looking over this board, it stated that the examination of the heart and lungs was negative. On this board being considered by the medical staff, there appeared to be a considerable divergence there. The board stated that the lungs were negative and yet that he has tuberculosis. It goes on to describe some defect in his walking, and so on. The Board then took steps to obtain all the medical documents which are in the possession of the D.S.C.R., and which were obtained; and then re-examination was ordered to take place at the Montreal District Office as soon as possible, on account of the conflicting evidence. The man was then examined at the Montreal District Office. Apparently there is an error in saying that he was turned down there, because there is a report of an examination held there, a chest examination, by Dr. Harding, who, I understand, is an expert in that work. There was also an X-ray examination, on the findings of which the man was awarded 100 per cent pension.

*By the Chairman:*

Q. When was that pension awarded?—A. That pension is dated April 8, 1920. Information is already on file to the effect that he has been taken on for treatment again on the 17th of April, I think, 1920. There has been delay in this gentleman getting his pension, but it is owing to the difficulty of the conflicting evidence, and to the fact that it took a certain length of time to get the chest specialists' reports.

*By Mr. Tweedie:*

Q. Was he receiving pay and allowance while he was waiting for the pension?—A. No, sir, the only money he was receiving would be his post-discharge pay.

Q. He was not getting anything?—A. He was getting nothing except his gratuity.

Q. In view of the fact of the subsequent examination verifying the fact that he was entitled to 100 per cent pension, why do they not make it retroactive?—A. It is, sir. It is made retroactive to the date of his discharge.

Q. He was boarded on the 8th April?—A. It is dated back to the day of his discharge.

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*By Mr. MacNeil:*

Q. Do you agree with the recommendation of the delegation that wherever possible those men should be examined by the same specialist under whom they have received treatment?—A. That is our practice now. Wherever it is practicable the pensioner is examined by the same specialist who previously examined him but you will readily understand that it is a physical impossibility in certain cases. For instance, it has been argued that the tuberculosis cases should be examined by Dr. Byers of Montreal. Dr. Byers is one of the most eminent chest men in Canada, and is necessarily a busy man. It would be a physical impossibility for him to examine all those cases. But the physician who does examine them has all records before him of the treatment they have received.

*By Mr. Tweedie:*

Q. Why would it be impossible for Dr. Byers to examine them?—A. The man can only do so much work.

*By Mr. Clark:*

Q. Does he devote his whole time to this work?—A. I understand not.

Q. Is he engaged in private practice still?—A. I believe so.

Q. He would not have much time to examine them if he has to devote a portion of it to private practice.—A. No.

*By Mr. Tweedie:*

Q. Do you think you could get the services of such a man if he was paid enough money?—A. I presume you could if you raised his pay sufficiently.

*By Mr. Cooper:*

Q. Dealing with this case in Montreal, is the point that what the tuberculous men are asking is that they be re-examined by the physician under whom they had been in the sanatorium?—A. Quite.

Q. By Dr. Byers?—A. He is in charge of the sanatorium, and in the great majority of cases which I have seen, and I am informed by the doctors of our staff dealing with those cases, that they are examined by the physicians who treated them.

*By Mr. Tweedie:*

Q. What I want to get at is this: take any eminent man who is at the head of a large institution; is it possible for that man to make individual examination of every case in that institution?—A. It is not, sir.

Q. Why?—A. He has not the time for it, there are only 24 hours in the day.

Q. It is physically impossible for him to do so?—A. It is physically impossible.

*By Mr. Devlin:*

Q. In Montreal does not Doctor LaFleur do a great deal of medical doctoring?—A. Dr. LaFleur does not specialize in tuberculous cases, I think he specializes more in heart cases; I cannot say positively, I have not the list of specialists employed there.

*By Mr. Tweedie:*

Q. So that it does not matter what salary you pay Dr. Byers, it could not be done?—A. He could not do the work.

*By Mr. Arthurs:*

Q. You say these doctors have the past history of the man before them? How do you explain the fact that the Board at Montreal reviewed the man and passed his case as far as the heart was concerned?—A. I do not understand.

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*By Mr. Tweedie:*

Q. Can you give us a list of eminent men who are engaged in sanitary work at Montreal?—A. I can, sir.

*By the Acting Chairman:*

Q. I know enough about Dr. Byers to know that he is not in Montreal, but he is at St. Agathe. If you paid him all the money you could he would not, I am quite sure, agree to devote the whole of his time to examine that particular class of patient.

*By Mr. Morphy:*

Q. Is there a shortage of eminent men or have you enough for this service?—(No answer).

*By Mr. Arthurs:*

Q. On the average how many examinations of these men do you have? Would you have one a day?—A. Oh, yes.

Q. For discharge from the sanatorium?—A. I could not say; I think there are more than that.

Q. The number is not very large?—A. No, I would not say so.

*By Mr. Redman:*

Q. You would not say that in Alberta Dr. Baker would not have the time to examine these men that he is discharging?—A. No.

Q. He does not?—A. I would think so.

Q. Would he have time to examine these men or to re-examine them?—A. I do not think he would have the time to re-examine and report on them.

Q. Are you quite sure of that; it seems to me that he should?—A. It is a difficult question for me to answer because I do not know what the establishment of the unit is. If he is treating the other men and managing the hospital he will not have time to report on these cases.

Q. This is a very important work, this re-examination; would it not be better to give other parts of the work to somebody else if the principle were admitted?—A. Yes, but all these cases are re-examined by some specialists who have the documents.

Q. But they are asking that the cases shall be examined by men who know the case?—A. That is the practice where practical.

Q. If the principle were fully admitted would it not be best to do that?—A. Yes, but in the case of a man discharged in Montreal, six months afterwards he might be at Vancouver, that is what we call practical cases.

*By Mr. Clark:*

Q. Is it not a fact that the man who is dissatisfied with his examination wants a different doctor?—A. Yes, that is probably the case in most cases; we do that wherever possible.

*By Mr. Morphy:*

Q. The reason I asked this question was that we have been informed there was a great shortage?—A. I have never seen any difficulty; whenever we want an expert report we are always able to get it. We have in some cases to send a man some little distance.

*By the Chairman:*

Q. What is the next case?—A. There were several cases mentioned, and the names were given this morning. There is the case of Yonston; I do not know what the point about the case was. I think the point about some of these cases is that the men were discharged on a comparatively small pension and were afterwards admitted [Mr. W. A. Burgess.]



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to a sanatorium, the point being that had they been given sufficient pension on the start it would not have been necessary for them to have gone back. Now these cases are very similar and the facts are that on the discharge medical board the conditions are not described as pulmonary tuberculosis and the description does not warrant total disability.

*By Mr. Power:*

Q. That comes back to the question that pensions should be recommended by a medical board who actually examined and saw the pensioner?—A. With the exception of very few at the present time who are being discharged from the army, I will not say all these examinations are conducted in the district office, and are recommended at a certain rate of pension by the doctor conducting the examination.

Q. When a man is discharged from one of your sanatoriums is he recommended for a pension by the superintendent of the institution?—A. No, he is not. His medical board form has passed to the office—

*By Mr. Clark:*

Q. I understood they were recommended for a sort of probationary pension for six months after leaving the institution, and it is thought it should be twelve months, because they were resting up in that six months, and the suspense in which they were kept militated against their recovery?—A. That is a question which has been considered by the Board and there has been an amendment prepared on it. I could leave this with you or read it.

Q. Their request was that it should be for twelve months? (No answer.)

*By Mr. Nesbitt:*

Q. Then there was a further question that when they were let out for six months and just given six months' pension, it was very small, that the aggravation of the small pension brought them back into the sanatorium before they otherwise would be brought back?—A. You mean the case of 100 per cent disabled men getting possibly 50 per cent pension.

Q. No, an aggravated case?—A. That would be aggravation, where the man is 100 per cent disabled and getting only 50 per cent. Of course it is undoubtedly quite possible these men are suffering hardship, but under the Act there is no other recourse. It is an astounding thing after all, the great number of cases of tuberculosis in our midst unrecognized. I remember when I was examining under the Military Service Act on the Medical Board of which I was a member, we had a chest specialist and he found a great many men suffering from tuberculosis. When you told them they had tuberculosis they would laugh at you.

Q. I know one who was scared out of his wits?—A. That was before he found out the decision of the Board, possibly.

Q. When he was told he had tuberculosis he lost twenty-five pounds in two weeks.—A. But the point is that there is a possibility of a necessity for some State institution to take care of these cases. I do not feel, if I may state my personal opinion, that the law should be changed in tuberculosis cases, unless it is changed in every other case. If provision is necessary by the State for cases of that kind it should be in some other departments as well, otherwise you are making a specialty of a certain form of case.

*By Mr. Power:*

Q. To return to my question, if I understand the procedure rightly, a patient on being discharged from a sanatorium is examined by the superintendent. Representation is made by the superintendent to the Medical Board, is that right?—A. No, I do not think so.

Q. Are his findings sent to a medical board?—A. Yes, his findings.

Q. I was wrong in calling it a recommendation?—A. It is not a recommendation for pension. The gentlemen engaged in treating the men do not make the recommendations for pensions, but they report the fact immediately to the Pension Board, so that that man's cheque will be gotten to him at the earliest possible moment and he will not be left without money.

Q. Will they establish anything in regard to his percentage of disability?—A. They do not, with the exception that they describe the stage of the disease. They say "this is an arrested case," or this is "an advanced case."

Q. And according to your table a case in such and such a stage should be granted such and such a percentage of disability?—A. Quite.

Q. So that a medical board that actually examines these men has very little to say in the matter—very little discretion?—A. Regarding his pension.

Q. And they generally accept the finding of the superintendent of the institution?—A. Yes.

Q. In every case?—A. In every case, unless the findings are not definite enough; then the case is re-examined.

Q. If I understand the system, the findings must be definite; they must say that tuberculosis has advanced to such and such a stage, and having advanced to such a stage, your books tell you it is such a percentage—the percentage of disability is so much per cent?—A. We must have documentary evidence that the case is in the stage he states it. A physician may say "this is an advanced case of tuberculosis." We do not make the pension on that. We want the findings.

Q. I am granting that you have the finding?—A. We accept that.

Q. Then the medical board has nothing to do with it?—A. No.

Q. The local medical men are merely a board of record?—A. They are merely the D.S.C.R. people.

Q. A Board of Record?—A. Yes.

Q. Simply record the findings of the Superintendent?—A. Yes.

Q. And never change it?—A. No.

*By Mr. Clark:*

Q. Do you mean to say that is all you have before you when you award the pension?—A. No, we have the other document.

Q. What other document?—A. All the man's previous documents in the military service.

Q. But you have no further board on him before you fix the pension; you simply accept the findings of the medical superintendent?—A. We accept the findings of the test specialist examination.

Q. And grant the pension accordingly?—A. Yes.

*By Mr. Redman:*

Q. A proposal was made this morning that all discharged tuberculous patients, whether simply aggravated or 100 per cent, should be given 100 per cent for six months. You do not think that could be done without opening up the whole question. It seems to me there is a difference, that the tuberculous cases are on a basis that no other cases are on; no other cases need that six months' rest in order to tend to make them recover?—A. There are heart cases.

Q. What other cases?—A. Serious diseases of internal organs which come under the same category. Pensions are awarded for tuberculous cases, not because of actual disability but because of prohibition in the nature of medical restriction; that is necessity for rest.

Q. You think if we made that special rule regarding tuberculous cases we would cause injustice to other cases?—A. Yes.

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Q. How big a percentage of all pensioners are sent out to rest or on prohibition?  
—A. A great number. I could not give you the number. A great number are pensioned for prohibition.

*By Mr. Morphy:*

Q. Are they mainly heart cases?—A. Diseased kidneys, diseased stomach.

*By Mr. Redman:*

Q. I would venture to say the whole thing would not include 25 per cent of your pensions?—A. Possibly it would not.

*By Mr. Clark:*

Q. As a medical man do you think there would be any advantage in extending it to twelve months instead of six?—A. I think there is a disadvantage as set forth in the memorandum here.

THE CHAIRMAN: Mr. Burgess has given me a memorandum signed by the medical examiner. It is rather lengthy but I think perhaps it might be put on the file.

MR. PARDEE: Are the conclusions for it or against it?

THE CHAIRMAN: Distinctly against, I would say.

MR. REDMAN: Perhaps the doctor could digest that for us without reading it.

WITNESS: The first fact is that a great number of cases go into Sanatoria as suspect T.B. which are not T.B. eventually. It is also pointed out here that it is a well known fact that properly graded occupation is of extreme advantage in pulmonary tuberculosis. No case is turned out of the sanatorium unless he can do four hour's work, and before they are discharged they are given graduated exercises.

*By Mr. Devlin:*

Q. The fact that they do four hours' work does not mean that they are actually cured?—A. Not by any means. It means that they are able to do light work.

*By Mr. Clark:*

Q. Is it specified in each individual case what work the patient may undertake?  
—A. I presume he is advised on that.

*By Mr. Power:*

Q. As a matter of fact the case of suspected tuberculosis did not ask for the six months' pension.—A. All the tuberculosis cases.

Q. Is that the recommendation?—A. It asks that the total disability pension shall be paid for a minimum period of one year from the date of discharge. I cannot see any advantage in that, because if they are in need of that they get it. If the specialist said, "this man is in need of further total rest, and he substantiates that by his findings, the pension is fixed at 100 per cent. for two years, three years, five years, or whatever repeated observation shows it will be. If these men are allowed to go for too long periods without medical examination, and they are not conducting themselves in a manner which will tend to improve their condition, the men discharged from the sanatorium are told you must not do this and you must not do that. But some men will go and do these things.

*By Mr. MacNeil:*

Q. Do all men who have had active tuberculosis, with the exception of aggravated cases, get the benefit of the six months' total disability pension?—A. Yes, if discharged as quiescent or apparently resting.

Q. Are any who have had active tuberculosis discharged as cured?—A. I do not think so.

Q. Do all the men, with the exception of the aggravated cases, on whose behalf rest is recommended, get the total disability pension?—A. They do.



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*By the Chairman:*

Q. Was there anything more on which you wished to inform the Committee?—

A. There was a point brought up this morning. It was stated that a history of pneumonia would be considered as a predisposition case. Not necessarily. If a man only gave a history that he had had pneumonia at some time, that would not necessarily be considered as a predisposition.

*By Mr. Morphy:*

Q. Have you any observations to make on the case mentioned this morning of the man who was let out of the sanatorium, and who had a wife and five children, and was apparently sent back at considerable expense to the country?—A. The only remarks I have to make are that when the man was discharged from the army, he was found to be suffering from a comparatively slight disability. Pension was awarded accordingly. As time went on, his condition became worse and he was put in the sanatorium.

Q. You heard the statement that Mr. Simmonds made this morning?—A. The statement was that had this man been awarded a larger pension, possibly he would never have broken down?

Q. Yes?—A. Quite true, but there was no indication to justify the award of a larger pension on the medical evidence. That is the point. You would not expect such a case to become worse. In reply to a question by Col. Arthurs, I think—he asked if there were sufficient specialists. I have just had a note handed to me by one of the staff who states that there is a shortage of tuberculosis specialists. The question was brought up this morning whether it was possible to follow up those cases after discharge from the sanatorium to see if they behave themselves. I hardly think it is possible. We cannot insist on each man's actions; all that can be done is to advise them.

*By Mr. MacNeil:*

Q. Do you not find that owing to the educational methods adopted in the sanatorium and to the manner in which the serious nature of the disability is impressed upon the men, the majority conduct themselves properly?—A. I think the majority do, yes; but a great many do not. I have seen cases where men were given 100 per cent pension because they needed total rest, and where by the next time we got information, they have been working in a very dusty occupation, or doing heavy lifting.

Q. He may have been forced to do that from the inadequacy of his income. Do such men engage in drinking, or do they abuse themselves physically?—A. There are a number of that nature, where there is prevention of improvement by misconduct. These cases are not great in number.

Q. They are in the minority?—A. In the minority.

Mr. POWER: Surely the Government is not going to look after the morals of the patients after they leave the institution. We have enough to do without that.

*By Mr. Devlin:*

Q. What are the chances of employment for a tuberculous patient?—A. I do not know what the situation is in the labour market. I do know that there is an unwarranted prejudice against such cases, an unreasonable prejudice against such cases, but I also know that there are a great number of forms of occupation that can be done without detriment.

Q. Are they not practically handicapped?—A. They are handicapped, I think, by an unreasonable prejudice against their case.

*By Mr. Redman:*

Q. Do you mean that there is no danger?—A. No danger to others. These men have been taught, and taught very carefully how to conduct themselves. There is no danger by contact with tuberculous cases.

[Mr. W. A. Burgess.]

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*By Mr. Nesbitt:*

Q. Not if they follow out their teaching?—A. No.

*By Mr. Clark:*

Q. Would you say that there was less danger, as was said this morning by one witness, from a man who comes out of a sanatorium than there is in a group or crowd of people who have never had that experience?—A. Quite. One of the witnesses this morning brought up the case of a man who was discharged from the army as fit. He got married while supposedly fit. Three months later, I understand, he got tuberculosis. I did not understand whether the man is dead yet or not. There was some question put forward as to whether his wife would be entitled to a pension or not. I do not understand whether the man is yet dead.

MR. CLARK: No, the man is not yet dead. What worried him was that if he did die his wife would not be provided for.

WITNESS: I think that under the Act the man need not worry. As the Act is interpreted, this man is discharged first, and after that he gets married; the disability appears subsequent to his marriage; there is no distinction made. As I understand the history of that thing, it is to prevent fraud; that is to prevent a man lying on his deathbed, or who knows he is suffering from conditions that sooner or later will end in his death or disability. But in the case of the man especially who had no knowledge, and who only discovered later that he had tuberculosis, it would not apply.

*By Mr. Redman:*

Q. And that is caused by service?—A. In that case, under the Act, he is entitled to it; the widow would be pensionable under those circumstances.

*By Mr. Cooper:*

Q. Unless she has lived with him, or has been maintained by him, or that in the opinion of the commissioners she is entitled to be maintained by him at the time of his death, and for a reasonable time previous thereto. In view of these conditions, she would get a pension?—A. I would say so, but if it is the same kind of case as that I have illustrated to Col. Arthurs, one man has no reason to suppose he is going to die; he gets better and goes home, and gets married, and later on develops a tumour of the bone and dies—in that case the widow would be pensionable.

*By Mr. Arthurs:*

Q. As it is, a man has been sick while in the army, and is discharged cured, and marries. In what position would his wife be in such a case?—A. She would not be pensionable.

Q. Why?—A. Because a man cured of tuberculosis would not be advised to marry, and would not have a right to get married until sure. But if a man has been discharged from the army and is in receipt of a pension for quite a considerable time, and then is apparently cured, and goes, and marries, and afterwards develops tuberculosis again, how can he say it is attributable to service; how are you going to attribute it to service?

*By Mr. Morphy:*

Q. Is it not the practice in the sanatoria to give a man a certificate that he is cured of tuberculosis?—A. I do not think I would.

Q. Have you any information that such a certificate has been given?—A. No, I do not think so. A man may have tuberculosis in his infancy, and he may be cured of it in a hospital, and obtain a certificate that he has not it now. I think they would give him a certificate in that case, but in the case of a man who has had it in the army

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they would be very very careful about giving it. They would want to know what condition that man had been in in civil life, and how he had been standing it, how his health had been, and so on.

Witness retired.

CHARLES GARWOOD, called, sworn and examined.

*By the Chairman:*

Q. There is not a great deal of time remaining, so would you be kind enough to condense your case as much as possible?—A. Mr. Chairman, and gentlemen of the Committee, it will take me considerable time to deal with my case. I have here 104 sheets of official notes to go over, and I do not think I can get through it to-night. If you prefer it, I would prefer to come up again to-morrow morning; it would suit me better.

Q. If you will make your statement on your case, as far as you possibly can this afternoon, it would be preferable because we have two other witnesses summoned for to-morrow. What you cannot finish could be left till another occasion?—A. The case as it stands, Mr. Chairman and gentlemen, is this: I was in business for myself in 1914, I responded to the first call for mobilization, I left a wife and five children under the age of 14 years, went overseas with the first contingent, the P.P.C.L.I., unfortunately I did not get to the front, through no fault of my own. But whilst overseas I contracted tuberculosis, was boarded by two specific boards in England, returned to Canada totally disabled with tuberculosis. I was allowed to go to my home, back to my wife and five young children, while I was myself most grossly and shamefully neglected when under treatment until 1917, when upon medical evidence submitted to the Soldiers' Aid Association, the case was brought before what was then the Soldiers' Hospital Commission. I was brought under Col. Fenton Argue at the Sir Sandford Fleming Home, and was found to be suffering from intestinal gastritis, laryngitis and pyorrhœa. I was in hospital. I was there three months. I was taken out of the Protestant Hospital and returned to the Sir Sandford Fleming Home, and I was convalescent there for a month. I was discharged once more without any further treatment. I had to do what I could to support my family. I sold the best part of my home. I sold some of my tools. I am a carpenter, and have been in the city since 1905. Then I made application for a vocational course, and Dr. Dawson of the D.S.C.R. sent me under a thorough examination under the most eminent physician in the city, a specialist in tuberculous cases, Dr. Gordon, of the Lady Grey Hospital, who examined me. He examined me and sent a reply back to them to the effect that I was in a most serious condition, definite sputum and several other things applying to a tuberculous patient. I was admitted to St. Luke's Hospital on that return, and after I had been there a matter of a fortnight, I was hustled out and sent out to Ste. Anne de Bellevue Military Hospital, and was told while going there that all specific arrangements had been made to receive me and treat me. I was there for three weeks, good bed and food and good medical attention. When I make that reference to good food, I had the ordinary diet that the military soldiers had. After I had been there a matter of three weeks I was boarded there and sent to the Drummond Hospital in Montreal. I was boarded there again the same day, and was ordered to go to the Royal Victoria Hospital. Being beaten about the bush as I was, I took the first train and came back to Ottawa, and reported the following morning to the head office of the D.S.C.R. and stated my case. From there I was sent to my home as an out-patient, and was there a part of the summer, and took another relapse. I called in Colonel Leggatt, a doctor of the city, who saw the condition I was in. I was in bed. I also got in touch with the D.S.C.R., and Captain Farr, a specialist of that department, came down to my house and saw me. From there, after I got off my bed I was boarded again, and arrangements made to send me to the sanatorium at Fort

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Qu'Appelle. I was in Fort Qu'Appelle somewhere about six weeks. This brings me up to about December. I drew the attention of the doctors there to my throat, which I had been troubled with for some considerable time, and having at the same time notified the authorities of Ottawa prior to going to Fort Qu'Appelle sanatorium. The doctor at Fort Qu'Appelle sanatorium saw the condition of my throat, and sent me to Regina to be examined by the throat specialist. That was carried out. I was asked to submit to an operation to remove the tumor from my throat, at Regina, and as the condition of my throat had been neglected by medical men of the D.S.C.R. at Ottawa, I refused to have that operation conducted at Regina. On that refusal I was boarded out and sent out of the hospital at Regina and returned to Ottawa for the specific arrangement of undergoing an operation. I reported back to Ottawa to the district office of the D.S.C.R., and was sent down to Dr. Courtney of this city, who then and there examined my throat, and reported upon the same. The report of the examination was that there was a cystic growth floating on an artery above the soft pallet and that it would be difficult of removal, and general anaesthetics would be required. Upon Dr. Ballantyne receiving that report out of the District office of the D.S.C.R., he stated, in concurring with the other medical men of that Department, that my constitution was not in a fit state to take a general anaesthetic. Since then I was struck off the strength of the D.S.C.R., and during the time of all that, the Pension Board had stated that my condition was not due to service, and that no pension was due to me for the condition of my health, and then I had only the last resort left—and I pleaded with all the people I knew in the different departments, most emotionally too, up to the eleventh hour. I pleaded with Colonel Margeson before Christmas for three-quarters of an hour, if something could not be done for me and for my wife and children, and that I would have to bring my case to a point of publicity. Colonel Margeson laughed it to scorn, and was pretty cold and indifferent towards me generally. Owing to that I presume some of you gentlemen have seen my write-up in the local paper, and that write-up I put in the local paper. In spite of the different medical evidence that had been sent to the Pension Board stating that I was totally disabled, the Pension Board on top of that, gave me a ten per cent disability, the first that I had received since 1915, when I returned to Canada.

*By Mr. Redman:*

Q. Were you getting D.S.C.R. pay?—A. No, sir, I was not. I might state here that Mr. Scammell in particular has been practically my only standby that I have had. He stuck to me through thick and thin throughout the case, and had it not been for him I would not have any teeth to eat with at all.

*By Mr. Power:*

Q. This is a full statement of your case to date?—A. Yes.

Q. May I ask what you think ought to be done for you?—A. Well, gentlemen, to bring the whole thing to a conclusion, I contend that my wife and children should have compensation for the losses they have sustained, owing to my inability to provide them with a living which I did prior to going overseas. The loss of the best part of their home and part loss of their education on the part of my elder children, and five and a half per cent interest on the whole total disability amount that has been held in abeyance of my total disability from 1915 to 1920.

Q. You claim you are totally disabled because you are suffering from what?—A. From tuberculosis, according to the medical evidence right here.

Q. Who told you that?—A. It is right here in the evidence.

Q. Give us the names of any individual officials, medical officers who told you that you were suffering from T.B.?—A. I was discharged on medical certificate from overseas by five doctors on different boards.

Q. What was on the discharge certificate?—A. Tuberculosis. I had come back to the Militia Department for over a year trying to get it rectified and erased from the

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discharge certificate, because it is a detrimental thing to me in getting a position in social life.

Q. What other board did you have after your discharge?—Q. The next board I had to certify me suffering from T.B. was under Dr. Raphael, who was then at the District office of the D.S.C.R.

*By the Chairman:*

Q. Here in Ottawa?—A. Yes, locally.

*By Mr. Power:*

Q. What year was that?—A. Around about September, 1919.

Q. Have you seen your file in the D.S.C.R.?—A. No, but I have medical history copies from the official documents to support myself.

Q. It is from official documents that you state that you were certified as suffering from T.B.?—A. T.B., and I was sent to Fort Qu'Appelle Sanatorium in September, 1919. I was sent to Fort Qu'Appelle Sanatorium on 15th September, 1919.

Q. This Dr. Raphael who stated officially that you had T.B. at Ottawa, what position did he hold then?—A. He was medical representative of the Department of S.C.R.

Q. In what year was that?—A. In 1919.

Q. Before you went to———A. Fort Qu'Appelle. It was upon his finding that I was sent there.

Q. Between the years 1915 when you were discharged from the army and 1919, there is no indication on your medical history sheets that you were suffering from T.B.?—A. Oh, yes.

Q. Between the year 1915 when you were discharged——A. From 1915 to 1917. I think I came home with two certificates certifying total disability and 75 per cent disability, and I was never attended to at all.

Q. Did any official medical board certify within the years 1915 and 1919 that you were suffering from T.B.?—A. Not to my knowledge. I have no record of that, but I was in and out of the hospital.

Q. You stated previously that in one of the hospitals—I am not quite sure which—I think it was the Sir Sandford Fleming Home, you were admitted because you were suffering from some other disease and not T.B.?—A. I don't think I made that statement. If I did—I don't think I made that statement. I said I went to the Sir Sandford Fleming Home for gastritis, pyorrhea and laryngitis.

Q. Did you ask to be examined for T.B.?—A. No sir, I did not.

Q. You did not claim to have T.B.?—A. Yes, sir, I did. I did not claim to have T.B. at that particular examination.

Q. Did you state to the medical officers that you were subject to T.B.?—A. They knew it.

Q. And they said nothing about it?—A. Nothing whatever. They turned round and said "there is nothing wrong with you at all."

*By Mr. Redman:*

Q. How long were you in the army before you turned sick the first time?—A. Up to November, 1915.

Q. You enlisted at what date?—A. 24th August, 1914.

Q. Between the 24th August, 1914, and November, 1915, you never paraded sick at any time?—A. No, not on one single occasion.

Q. Why did you not leave for France with the P.P.C.L.I. Battalion?—A. Because I was always in hospital.

*By Mr. Power:*

Q. You must have paraded sick?—A. I hung on to the eleventh hour, as it were.  
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*By Mr. Redman:*

Q. When did you go there?—A. December 19, 1914.

Q. You were in hospital at that date?—A. I was in hospital.

*By Mr. Power:*

Q. Were you in hospital from December, 1914, until November, 1915, when you were discharged?—A. I was attending hospital from November, 1914, to the best of my memory, to February, 1915.

*By Mr. Morphy:*

Q. What were you doing in the hospital?—A. I was sent to Brompton Hospital by the Commanding Officer and Medical Officer of the Battalion for treatment.

*By Mr. Power:*

Q. Were you discharged from service in 1915? When you were discharged from hospital in 1915, were you discharged fit for general service?—A. No, I was discharged to go back to Canada.

Q. And did you go to Canada?—A. Certainly I did.

Q. When?—A. I came back to Canada in March, 1915.

Q. And you remained on strength of the C.E.F. until November, 1915?—A. I remained on active duty until November.

*By Mr. Cooper:*

Q. November, 1915, or November, 1914?—A. 1915. I was actually on the strength of the P.P.C.L.I. from August 24, 1914, until March 23, 1915, when I was returned to Canada.

*By Mr. Redman:*

Q. When were you discharged?—A. I was discharged at Halifax on 23rd day of March, 1915.

Q. Discharged from the army?—A. Yes.

Q. Were you ever taken back on the strength of the army again?—A. Yes, a few days afterwards Mr. Cook, the ex-Mayor of the city, asked me what the authorities were doing for me.

Q. What date was that?

Mr. POWER: A few days after March, 1915.

*By Mr. Redman:*

Q. When did you get back to the strength of the army again?—A. On June 23, 1915. What I would like to ask you gentlemen is this, how could I be sent back to Canada on March 23, 1915, with two boards having been held upon me, and one gave me a total disability and the other a 75 per cent disability, and yet on June 23 of the same year I could be enlisted for general service.

*By Mr. Power:*

Q. You were enlisted for general service?—A. Decidedly.

Q. And passed fit?—A. Passed fit.

Q. Did you know at the time that you had been suffering from T.B. two or three months previously?—A. I did.

Q. Did you state that to the Medical Officer?—A. I did.

Q. Did you state that you had been discharged as a total disability suffering from T.B.?—A. I told him exactly that I had just returned from overseas and that it was a disability of 100 per cent, and another disability of 75 per cent for tuberculosis.

Q. Do you know the name of the Medical Officer who examined you?—A. I do.

Q. Who was it?—A. Col. Shillington of this city, Metcalfe St.

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*By Mr. Arthurs:*

Q. According to your statement you were re-enlisted in 1915?—A. Yes, sir.

Q. Is it not true, of your own knowledge, that that was the only method for a man to secure hospital treatment at the expense of the country at that time? That was before the formation of the S.C.R.?—A. Yes, I understand that point. We thought that was the only way.

Q. Did you re-enlist for the specific purpose of getting further treatment?—A. No, I enlisted for the specific purpose of supporting my wife and children. It is the only reason I had left. I may tell you this, that prior to that, when the 38th Battalion was being mobilized, Lieut. Glass, who was then Adjutant of that Battalion, sent an N.C.O. to my house to ask me to go and be physical instructor for that battalion. Wishing to get back and do a little more than what I had already done, I responded to that request. I was boarded at Lansdowne Park, and was turned down immediately by the medical authorities there.

*By Mr. Power:*

Q. How long was it after you enlisted the second time that you returned to hospital?—A. I was discharged.

Q. You enlisted in June, 1915?—A. Re-attested.

Q. What period of time elapsed before you went to hospital again?—A. 1917. I was discharged in November, 1915.

Q. I am not talking about that?—A. Wait a minute.

Q. You are here to answer questions?—A. And I want to give you a plain answer.

Q. Will you listen to my question? My question is, you were re-attested at what date?—A. June 23, 1915.

Q. June 23, 1915? What period of time elapsed between your re-attestation and your admission to hospital?—A. March, 1917.

Q. March, 1917?—A. Yes, from 1915 to March, 1917, is the first period I went to hospital in Canada.

Q. During the period of second enlistment, did you ever parade sick?—A. No but I had a hemorrhage, and would not parade sick on that.

Q. Why were you discharged in November?—A. I was discharged under paragraph 322, 11 K.R. & O.

Q. Which means?—A. I cannot tell you that.

Q. Were you medically examined before discharge?—A. No.

Q. You were not?—A. No.

Q. Is there anything on your medical history sheet to show that you were suffering from disability or not?—A. With reference to this attestation?

Q. With reference to your second attestation?—A. Not to my knowledge. If it is it will be at the Militia H.Q.

*By Mr. Morphy:*

Q. Were you attested the second time?—A. Yes, sir. This card gives me a forth-right conduct certificate.

Q. What was your age at enlistment?—A. Thirty-five. I am forty-three this May, if I reach that.

*By Mr. Power:*

Q. After 1915, when you were discharged after your second enlistment, you had no further medical board, to your knowledge, until 1917? Am I right?—A. Yes.

Q. And then you went to hospital in Ottawa, to the Sir Sandford Fleming Hospital?—A. No, I went to the Protestant General Hospital.

Q. Were you treated for diseases other than T.B.C.?—A. That I cannot state, because I do not know what the finding was. I do not know what the finding was from

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the Medical Board that sent me to the Protestant General Hospital. I knew at the time I was suffering from gastritis.

Q. You do not know what it was?—A. I do not know, no.

Q. And to the best of your knowledge you were not treated for T.B.?—A. I do not know whether I was or was not.

Q. You made the statement that if you were treated for T.B. you were badly treated, because you did not get a proper diet?—A. Now, you are confusing that with something else. I want to be candid and straightforward, but these questions are rather confusing me.

*By Mr. Morphy:*

Q. Will you leave your papers with the Committee?—A. I will have to take them back to my solicitor this evening, and if you will be so kind as to hear what I have to say, I will bring them back and finish to-morrow.

*By Mr. Redman:*

Q. Will you let us know the total amount of money you have received from the S.C.R. since your discharge from the army?—A. You are asking me something now that will tax me somewhat severely, but I will give you as nearly as I can what I got up to date.

*By Mr. Nesbitt:*

Q. Are you employed at anything?—A. No, I am not employed.

*By Mr. Power:*

Q. When and where were you finally discharged from the S.C.R.?—A. At Regina in October last, and paid up to the end of November.

Q. Were you boarded at that time?—A. I was boarded at Regina, and got total disability for six months, tuberculosis pension.

*By Mr. Clark:*

Q. Did the Medical Board that examined you find you pensionable?—A. They did not, but the examination by Dr. Gordon of this city gave tuberculosis in the statement that he sent to Col. Davis.

Q. Was it on the ground that you had tuberculosis that they refused you that pension?—A. We could not specifically state. I know they have stated that no pension is due to me for service, and for the condition I am in. I am to live from one day to the other. Whatever the idea of that was I cannot say.

Q. How long have you lived in Ottawa?—A. I said I had lived in Ottawa since 1907.

Q. Are you Canadian born?—A. No, sir.

Q. Where were you born?—A. In North London, Islington, of Irish and Scotch parents.

Witness discharged.

The Committee ajourned till Friday at 11 o'clock.

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COMMITTEE ROOM 436,

HOUSE OF COMMONS,

THURSDAY, April 22, 1920.

The Special Committee on Pensions and Civil Re-establishment of Soldiers met at 11 a.m., the Chairman, Mr. Hume Cronyn, presiding.

Other members present: Messieurs Arthurs, Bolton, Brien, Chisholm, Clark, Cooper, Copp, Devlin, Green, MacNutt, McCurdy, McGibbon, Morphy, Nesbitt, Pardee, Peck, Power, Redman, Ross, Savard, Turgeon and Teewie—23.

The CHAIRMAN: Mr. Garwood was on the stand when we adjourned yesterday, and perhaps it might be well to refer the matter to a sub-committee, who might, if they thought well, go into the mass of evidence which he says he has.

Mr. NESBITT: We heard the witness's statement, and I suggest that we get a report from the Militia Department, the D.S.C.R and the Pension Board, and see what they have to say. Then the whole Committee can consider it. We should get the files from these departments.

Mr. BURGESS: The Pensions file is here.

The CHAIRMAN: I think we should get all the files and the Committee can decide.

Discussion followed.

#### EVIDENCE.

Dr. J. H. ELLIOTT called, sworn and examined.

*By the Chairman:*

Q. Perhaps you may start, Doctor, by giving us an idea of your experience in this particular line of work, tuberculosis? —A. Mr. Chairman, my first work in connection with the problem of tuberculosis, and I would like to include with that other chronic respiratory diseases in the army, dates back to November, 1915, when we were receiving in Toronto a large number of men who were returning ill from the effects of gas. Since 1915 I have had the supervision of a large number of cases in Toronto, Military District No. 2, of chronic, respiratory diseases. In 1915 the work was under the Military Hospitals Commission and the Army Medical Corps. You may remember that at the time there was no distinct line laid down, and for almost two years I was receiving orders and making reports both to the A.D.M.S., M.D. No. 2, and to the Medical Director of the Unit, the first Military Hospitals Commission. Later, a separation was made about the 1st April, 1918, in our district. Since that time my work has been that of District Chest Consultant in M.D. No. 2. During 1916, 1917 and 1918, particularly 1917 and 1918, I had occasion at the request of the Medical Director of the Unit to visit the various sanatoria in that district, and I acted for a time as head of a special board, boarding the men with chronic respiratory diseases. Since 1918, my work has been entirely in the Army Medical Corps. Previous to that time, in addition to the work in the district, I was one of an advisory committee on tuberculosis and in that capacity was several times in Ottawa, sitting with the Military Hospitals Commission and discussing many of those questions which are now up for further discussion.

Q. Yesterday we had witnesses from two sanatoria, and I think you have had before you their suggestions. They told us in detail the difficulties and disabilities

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under which tuberculous men labour. If you could follow up their remarks and give us your views on the various points, I think that would meet the wishes of the Committee?—A. Perhaps I may discuss these in order.

“No. 1.—That the total disability pension for a single man should be \$100 per month with allowances for dependents, on the present scale.”

As far as that is concerned, I feel that is not a question for a physician to discuss. It is rather an economic question, other than this, that I think the Committee should recognize that the tuberculous patient requires something more than the man who is receiving a total disability pension from other causes. Take for example the man who has total disability from loss of limbs. His disability is one due to the loss of function of organs and inability to do other than perhaps special work. The man who is tuberculous, is not only suffering from loss of function of organs, but practically no patient leaves a sanatorium cured. He not only has his disability, but he must continue therapeutic treatment at home. The man who has finished treatment for tuberculosis is subject to a relapse of his disease during the next five years particularly. The probability of a relapse lessens as the years go by. During this period, after leaving the sanatorium, his holding of satisfactory condition, and his improving on that condition, are dependent upon his carrying on therapeutic work at home. To maintain his satisfactory condition, and to get better, he requires special, good food; he requires good sanitary housing, and in the winter living out of doors. He has to provide himself with extra clothing. Now, these are things that, though desirable for other men, are not essential to the maintenance of a satisfactory condition, and not essential to their further treatment.

*My Mr. Redman:*

Q. Do you not think that similar conditions would be essential in other total disability cases; heart cases, for instance?—A. I think not, so far as sanitary housing is concerned. It becomes purely a mechanical condition. There should be light work, and the man must avoid strain, but the sanitary housing is not essential.

Q. Are there other conditions which a man might have in regard to which you would give the same treatment?—A. I would include chronic bronchitis, asthma, bronchiectasis, and pleurisy.

*By Mr. Peck:*

Q. How do you define a total disability case?—A. Tuberculosis case?

Q. Yes, what state would he be in?—A. I think one would define that entirely on the basis of ability to work, without detriment to his physical condition.

*By Mr. McGibbon:*

Q. The point in these recommendations, as I understand them, is this: they request that the total disability pension be increased from six months to one year or two years. What would your opinion be on that?—A. That is No. 2, and I will deal with that later.

*By Mr. Devlin:*

Q. When you speak of the five year period, do you mean that that man, in order to improve his condition, should not work at all during the five years?—A. Not at all, I do not mean that. Of course we can lay down no absolute rule, because each case has to be considered as an entity; and whereas some men are able to work six hours a day, the vast majority have only reached the point that in the sanatorium they are able to take three or four hours' work at a light occupation in the workshop.

Q. But for the five years they would have to follow out their treatment, perfect food and so on?—A. Yes, and good sanitation, living in the open or sleeping in the open air or in a room with the windows thrown open, practically an open-air scheme.

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*By Mr. McGibbon:*

Q. Even at the end of that time there would still be a danger of relapse?—A. There is always a danger of relapse in the case of tuberculosis. It is a chronic disease and we see that it is a very acute disease. In some patients it will run its course in six weeks, whereas in others it will run for thirty years with coughing, expectoration or tubercle in the sputum. While the man has tubercle in the sputum he is a menace to those about him and requires special consideration, and he is not free to undertake all kinds of work. If \$60 or \$70 a month is considered sufficient for the average man with total disability, the tuberculous patient because of the need of carrying on treatment at home is under additional expense and should have some extra allowance.

*By Mr. Redman:*

Q. Would it be difficult for him to get a position on account of his being a menace or a danger to public health? Would that affect the question?—A. There is unfortunately a feeling amongst a large number of people that a tuberculous patient is a menace to those about him, but it is not necessarily so. He is only a danger from the infection which is in his expectoration. If this is properly cared for, there need be no danger; but if a man is coughing at his work and spits about as everybody else does, he is a danger. But if he carries around his cuspidor and burns his sputum he becomes conspicuous, and is apt to lose his job. That is because of public opinion. I do not know how we are going to get over that. I have seen a patient spitting on the floor of a street car, and when I asked him why he did that he replied that he had carried a cuspidor around with him and people took notice of him, "so I spit now as everybody else does." He was forced to do it by public opinion.

"No. 2.—That such total disability pension should be paid for a minimum period of one year from date of discharge from sanatorium treatment, and that such total disability pension should be continued for a longer period, in all advanced cases of tuberculosis, upon the recommendation of the examining medical expert."

This matter has received a good deal of consideration in the past at the various meetings of the Committee of the Military Hospitals Commission; and personally I feel that the present rule of re-examination and re-consideration of the man's disability at the end of six months is a wise rule. Amongst the tuberculous, a large number are men who are honestly trying to get well, and will try to get well, whether in a sanatorium or at home. There are others who are eminently careless with themselves, and if they are not brought up for re-examination within a period of one year, I feel that many of them will have so seriously relapsed in that time that their recovery may be out of the question. I think it would be wise to continue as at present re-examination at the end of six months. But I quite agree with the latter part, that such total disability pension should be continued as long as necessary. There should be no limit placed on it at all. At the end of six months, a man may be in such an advanced stage and definitely incurable that the Board may feel that he need not appear for one year, that he is incurable and will readily come to have re-examination if unfavourable symptoms set in.

*By Mr. Nesbitt:*

Q. Do you keep them in the sanatorium until you think they are at least partly cured? To what stage do you keep them in the sanatorium?—A. The aim of the sanatorium is to keep the man until he is able to take four hours' exercise, or light occupation. This is not followed out entirely, because many men ask leave before that time, and I believe it is a question to some extent of sanatorium accommodation. Of that I cannot speak definitely. I do not know just whether the accommodation is overtaxed now or not. That information can be secured elsewhere.

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## APPENDIX No. 4

*By Mr. Brien:*

Q. When you speak of doing four hours' work or light exercise, you mean without showing physical exhaustion?—A. Yes. The aim of the sanatorium is to get the disease cured, that the patient shall lose his fever, and that the sputum shall become less. When he has lost the fever and the sputum is diminishing, then he is put on short walks, five and ten minutes a day and it is worked up gradually to four hours a day, and then he is given a little work in the workshop. I think this is the place to point out that though a man has been doing three or four hours' walking and three or four hours' in the workshop, the Pension Board should be very liberal in their consideration of this man's pensionable disability. They should not for one moment consider that the man who is doing four hours' walking or four hours' in the workshop is able to do half a day's competitive work out in the world. His disability is more than 50 per cent, because there is practically no position that a man can get in the competitive world where he can work four hours a day. Unless a man can work six or eight hours a day, he practically cannot get a job; so that disability is pretty high, even though he can do three or four hours' work a day, because of the difficulty of securing a position. It should be borne in mind that the tuberculous patient until he has reached the stage which you call permanently cured, must still carry on, even though he is at work and able to work six or eight hours a day and is holding a job, the rest of his afternoons and his evenings and his nights must be spent taking the cure. Taking the cure usually means absolute rest in the fresh air, and sleeping in the open air and avoiding fatigue.

*By Mr. Devlin:*

Q. Which practically removes him from the centres of work?—A. As far as possible. We have great difficulty in getting men who have been treated in the sanatorium to keep away from the cities, and there is a great deal to be said for city life, in that there is very little work in the country which is light. If a man takes up farming, chicken farming, or any country occupation, it requires work and usually long hours. It is the office work, light industrial occupation, that is best suited to these men, and such is usually found in the larger towns and cities. The desirable occupation for the tuberculous is short hours with little physical exercise.

Q. Would you consider that any part of his pension should be taken away from him on account of his being able to find some occupation?—A. I do not quite understand.

Q. Do you think that any part of the pension should be taken away from him because of his ability to find work while suffering from tuberculosis?—A. I think not. At the same time I feel that the discharged man should have the privilege of a special clinic, where he can go for re-examination and advice, to make sure that the work he is undertaking is fitted for him, and that he is not suffering from the effects of it, and that he should not have to wait until the end of the six months or a year for re-examination.

*By Mr. McGibbon:*

Q. The practical point is this; the totally disabled patients are out of the hospital for six months, and after that, through force of circumstances they have to take up some occupation to make a living. They break down in health and have to be returned for treatment to the hospital. Would you be in favour of increasing the period?—A. In such cases as that, it would seem to be clear evidence of a faulty judgment on somebody's part. If a man was not fitted for the amount of work that was estimated when his pension was cut—

Q. You do not get the point? They claim they had to go to work to make a living. Knowing he could not do the work, he was forced to take it up on account of the pension being cut?—A. I think the pension should not be cut. I think first the total disability should be such that the man and his family could live upon it. Then if a man's con-

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dition at the end of six months shows slight improvement, he should be given careful consideration, and no cut should be made in his pension until the Board is absolutely sure that the man's condition is such as to warrant a return to work. For instance a man has been considered to have total disability, 100 per cent, even though he is able to do three or four hours' light work per day. He cannot get a job on that account. At the end of six months he is considerably better and, normally speaking, one might consider his disability now is 75 or 80 per cent only, and his pension is cut accordingly. How is he going to make up that money which he drops there? He cannot go to work unless he can work a whole day. I grant you that in exceptional cases he can, but he is not able to as a rule. If a man is not able to work the whole day or at least 75 per cent of the whole day, is not his disability practically total under present day working conditions, and on that account should not the Pension Board be very thoughtful of that man, and the possibility of his breaking down if he has to return to work? A simple cutting of his pension from 100 to 75 per cent will force him to work, and that may force a relapse. They should be generous in arranging his pension.

Mr. MACNEIL: As to the cases of aggravation—

THE CHAIRMAN: I think that comes in under number three. There are one or two points I thought we might ask the doctor in this line; have you any knowledge at all of the percentage of re-admissions of those who had been discharged for the six months or more, and have been forced to come back?—A. No, sir, I am not in touch with re-admission cases.

Q. Has there come before you any general plan for treatment of men in this class by way of providing through government means, of suitable modes of occupation in life?—A. I do not know of any provision for finding those special occupations for men. In the city of Toronto we have established a well-equipped and well-manned special clinic for the examination of pensioners afflicted with respiratory diseases, and I believe it is open at all times for any pensioner to come and secure examination and advice. Whether other centres are so provided I do not know. I am satisfied that, in order to lessen the number of relapses, there are two important factors. One is the maintenance of the pension at such a point that the man would not have to take up work until he is suited for it, and the second to secure for these men proper housing and working conditions.

*By Mr. Morphy:*

Q. If I understand you aright, if you were to add to what you have just said in the first part, no matter how long that time may be—that he should be kept by the State until he was fit for work?—A. Yes.

Q. Not six months or a year, but if necessary two years?—A. An indefinite period. Such total disability may be indefinite. It may be proper to bring in here a reference to a matter which I believe, from newspaper reports, was brought up early before the Committee by the Pensions Board. It was thought that at the end of three years we would consider every case and reach a finality and then every man could be given a pension for the rest of his life, and he need not come back for further examination. This may be true of the man who has lost an arm or leg. After a certain period he has reached his finality, but the patient with tuberculosis and other chronic respiratory diseases never reaches a finality, is always subject to relapse, and in the case of bronchitis his disability is going to increase from year to year. Each winter shows him with fresh bronchitis and a tendency to asthma, and we have to recognize that the pensionable disability of chronic cases is going to steadily increase from year to year. In tuberculous cases, some may run a great many years, but I feel that the large proportion of them are either going to die or have a comparatively small pensionable disability in the course of from five to eight years, but the bronchitis and asthma

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cases developing at 20, 30 or 40, they may live 20, 30 or 40 years yet with increasing disability, so that the disability could not be fixed in these cases at the end of three years.

*By Mr. McGibbon:*

Q. Do you think that applies to a lot of cases, heart trouble and so on?—A. I would not like to go on record as to that.

*By Mr. Redman:*

Q. Do you think the idea of having workshops in connection with sanatoria and giving the men the work they do is practicable at all?—A. Yes, in connection with practically all the sanatoria in Canada under the D.S.C.R. there are excellent workshops.

Q. Would it not be better to keep the men there rather than to send them out into competition in the world, where there is no supervision of them, and where they may not get the right treatment?—A. That would seem desirable; if we could get all our tuberculous citizens and put them in the sanatorio and keep them there, we could deal with the tuberculous problems, but you cannot keep a man there indefinitely when he has a family at home.

The CHAIRMAN: We will have a witness here this afternoon with such a plan elaborated, and that is why I brought it to the doctor's attention.

WITNESS: Regarding the after care, Mr. Chairman, the man who has a family has a home to go to, and I think it is desirable that somebody, whether it is the D.S.C.R. or some other branch of the Government, the Red Cross or some other body, be in a position to make that home what it should be with proper sleeping conditions, etc. This applies to the man who has a home. A large number of the men are unmarried, and the sanatorium seemed a desirable place for them. When they leave the sanatorium I presume nine-tenths go to the city, and what is there for them? They have to live in the ordinary boarding houses, under poor living conditions, and there is bound to be a large number of relapses, and I think it would be desirable for this Committee to secure from the D.S.C.R. or some social workers some idea as to what should be done to improve conditions regarding the after care of the discharged tuberculous subject.

*By Mr. Tweedie:*

Q. What would you suggest, doctor?—A. Generally some scheme for improved housing for the discharged men. Now I presume this is not within the power of the D.S.C.R. This comes under the Housing Commission, the work of the Red Cross and other auxiliaries.

*By Mr. Nesbitt:*

Q. In that case you would have to keep control over them in some way?—A. Yes, through the D.S.C.R. maintaining and developing, as they are doing, visiting nurses to see that their conditions are all right, and through clinics in centres such as Montreal and Toronto. For rural districts perhaps, there could be a visiting physician who would see these men not at intervals of six months or a year, but more frequently if necessary, and examine and advise.

Q. Would it not be more advisable for those men to go to some doctor to get advice?—A. In many cases, yes. I think that is provided for through the D.S.C.R. organization of visiting nurses.

*By the Chairman:*

Q. Will you pass on to the next recommendation?—A. No. 3, "the granting of allowances equivalent to the amount of a total disability pension on discharge from sanatorium, in all cases of aggravation due to service, in order to give such patients the opportunity of making a complete cure". This recognizes that when patients leave

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the sanatorium in the condition of disease arrested, they are not well and they have to carry on further treatment at home, and whether the disease they are suffering from is due to service or aggravation by service, their continued improvement depends upon their receiving sufficient pension to allow them to carry on at home as they did at the sanatorium, and that demands total disability pension.

*By Mr. McGibbon:*

Q. Can you tell me, by way of information, how they estimate the disability due to service and pre-enlistment disability?—A. I do not think I can answer that. I do not know how the Pensions Board faces that at all. In the preparing of information for the Pensions Board we describe the man's condition, and we also make a statement as to any previous illness from tuberculosis, or from pleurisy or other disease.

Q. Personally I cannot see how they can, if the man was in such a physical condition that he could pass the Board examiners, provided of course he has a pre-enlistment bias.—A. In examining for tuberculosis, or in making a diagnosis of tuberculosis, it is not only based upon the man's physical condition, but to a great extent upon his history. We often make the diagnosis rather upon his history than upon the Board findings. If a man comes before a Board at a mobilization centre, and makes no statement as regards previous illness which might suggest tuberculosis in the examination, nothing may be found and he may be passed. If it is learned subsequently that this man had within two or three months been receiving treatment in a sanatorium and that two or three weeks afterwards, after he commenced service, he fell down with tuberculosis, it is quite definitely an aggravation by service.

Q. But how would they estimate it as less than 100 per cent?—A. He was apparently quite well at the time, and the aggravation has usually been considered as entirely due to service. Acute tuberculosis developed on service should be considered, I think, entirely due to service.

Q. You do not quite get my point. The man who was in good physical condition previous to enlistment and could earn his living by working, when he had probably pulmonary hemorrhage in his youth, or something which would indicate a tuberculous condition—when he broke down in service, would he not be entitled to 100 per cent disability?—A. I should say that his disease is due to service, that is he had no disease when he entered it.

Q. Should not all these cases be entitled to 100 per cent pension?—A. Yes.

*By Mr. Tweedie:*

Q. To come back to Mr. McGibbon's first question, have you any rules whereby you can say how much is aggravation?—A. It is purely a matter of opinion, sir, based, of course, on information that we can secure from the man; but sometimes we cannot get that information. Those boys have been keen to enter the service, and they do not want to hand out information that they have been under treatment for tuberculosis. As a matter of fact, some of them did wonderfully well. I might relate one instance of a boy who within two months after leaving the sanatorium enlisted. One lung was good and the other was compressed. He was only using one lung. He passed the Board and went overseas; passed his English Board and went to France. He worked with the Engineers for some months, and in 1918 went to the firing line and was in the big advance. He was hit by shrapnel, and got a gunshot wound in the chest. Now, there was a boy who was only using one lung. The other was compressed. He had left the sanatorium, only two months before, and he did all that service and was put out in action. He suffers from T.B. now, but we dare not call that aggravation due to service. There was a boy so keen to go despite the fact that he had only one lung, and he gave as good service as any man could.

Q. Does he get a pension?—A. Yes, he is still under treatment. He is getting total disability, so far as I know. He was recently discharged.

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*By Mr. Morphy:*

Q. What would be wrong if the Pensions Board were to say to every tuberculous patient that he is a 100 per cent disability, and cut out all this question of doubt which raises discontent in the minds of the men? Why not take them all as 100 per cent cases, and start on that basis?—A. I think that is the generally accepted rule—I am subject to correction. On discharge from the sanatorium, every man receives 100 per cent disability unless he is considered an aggravation case.

Q. Let us wipe that out.—A. I should say that every man on leaving the sanatorium, if suffering from tubercle of the lung, should have 100 per cent.

Q. Whether it is due to service or is aggravation?—A. Yes. At the same time we send to the sanatorium many cases who have not tuberculosis. The sanatorium is the only hospital we have in the country for the treatment of such diseases. We do not like to send patients with bronchitis or who are suffering from pleurisy to the hospital; we would rather send them to the sanatorium.

*By Mr. Redman:*

Q. Would we not get into trouble if we did that in all tuberculous cases? Would men suffering from other diseases, say with heart trouble, not come and say, "Our cases are practically the same as those; give us the same treatment as you have given them." What sort of trouble would we get into if we opened up this particular class?—A. Are we opening up any class? Should we make comparisons? Comparisons are always odious. Taking this *per se*, the tuberculous patient on leaving the sanatorium is not fit to go into competitive life. He has to have a quiet period, and he is entitled to 100 per cent and should have it.

Q. If we make a change in regard to those cases, how far will it lead us? I think you should give us some evidence on that, because there are other diseases which might claim similar consideration.

*By Mr. Arthurs:*

Q. Take the case of insanity, for instance.—A. I do not think it is up to me to answer that question. Where it is going to lead, I do not know.

*By Mr. Clark:*

Q. There is not the same public prejudice against a man with a heart condition?—A. No, there is not.

Q. That man can go into the competitive labour market while the other man finds difficulty?—A. Yes.

*By Mr. Redman:*

Q. Does the man with a heart condition require special clothing or food?—A. I think not. He must, of course, get suitable employment.

Mr. NESBITT: He should avoid excitement.

The CHAIRMAN: And heavy strain.

WITNESS: The fourth recommendation is, "that re-examination for pension purposes be conducted, where at all possible, by the expert in tuberculosis, under whose care the pensioner took sanatorium treatment."

The CHAIRMAN: They want him to go back to the same man who had treated him previously.

WITNESS: There is a good deal to be said for that, and yet I do not think it is altogether practicable.

*By Mr. McGibbon:*

Q. Is it not often advisable to move them from one sanatorium to another?—A. At times it is advisable; I would not say often.

Q. At times?—A. At times.

Q. In those cases it would be undesirable for them to go back?—A. I think this point could be well met by a recommendation along this line, that re-examination for pension purposes be conducted by an expert in tuberculosis attached to the Board, advisory to the Board; and where this is not available, that he be re-examined by the physician under whom he took sanatorium treatment.

*By Mr. Redman:*

Q. Could one expert who sees him only once understand his condition as well as the doctor who had treated him?—A. Occasionally that might be true; it depends on the availability of the man's documents. In the earlier days, we had a great deal of difficulty in getting a man's documents, and as I pointed out before, the advice you give to a man depends upon his previous history rather than upon his present physical condition. I have seen men come up for re-examination in whose physical condition you could find very little tuberculosis, yet on going through their documents we find indications that are not to be found on physical examination. I think that any board to which there is attached an expert on respiratory diseases will give that man fair consideration. At times, I think it may be advisable both in the interests of the men and of the country to have another board revise the findings. We must recognize, however, that between the man and his physician, that is the man who is trying to get well, there is a remarkable bond of sympathy; not only sympathy, but you get the confidence which years ago we used to see placed in the family physician. And if the pensioner goes before his own physician for re-examination, and his physician tells him he is better, there is no question about it. But if he tells him he is not so well, he accepts it. On that account if he can be used for re-examination, well and good. At the same time, there will be so many for re-examination under this, that the sanatorium man would hardly have time for his regular duties. It is putting too much of a load on him. I think the question could be solved by the attachment of experts on respiratory diseases, and where not available, there should be a report, if possible, from the sanatorium physician.

*By Mr. Morphy:*

Q. It is figured that there was a shortage in experts on tuberculosis in the country. Do you agree with that within your own knowledge?—A. I would quite agree.

Q. What is the trouble? Can they not be obtained somewhere else?—A. No, there is a great shortage in the United States. That is to a great extent due to the fact that for the past fifteen years there has been a great increase of sanatoria for the treatment of tuberculosis, either special clinics and dispensaries in towns and cities for the care of the tuberculous, and men are occupied in these various centres, and as rapidly as men can be trained they are taken for the work in the Sanatoria.

Q. How are they being trained and where?—A. In the Sanatoria and special clinics.

Q. Is there any way of speeding up?—A. No, it is a work that does not appeal to a great many men. Most of the men who are doing special work in tuberculosis are men who have been sent to those places with tuberculosis themselves. There are very few of us in Canada who have paid special attention to tuberculosis and respiratory diseases who have not been ill with it ourselves.

*By Mr. Peck:*

Q. Is there not a great movement in Industrial Farms to establish homes?—A. number of industrial organizations have done so.

The CHAIRMAN: The last clause of this memorandum reads:

"The granting of pensions to the dependents of a diseased tuberculous soldier who married subsequently to contraction of the disease."

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The WITNESS: That is rather an economic question, and I am not in the position to give much information, other than to point out that in my opinion it would seem undesirable that the tuberculous should propagate. At the same time one should be very much in sympathy with the man who has a chronic disease which is going to run for a number of years, and who wishes to have a home of his own to live comfortably. I would not like to say anything positively one way or the other, either for or against it.

*By Mr. Brien:*

Q. With regard to the propagation, are we to believe that your theory is that the disease is hereditary?—A. Not at all. It is infectious.

Q. A little explanation might be necessary?—A. We believe tuberculosis is not a hereditary disease, that in all cases it is an infection, and, for all practical purposes, is an infection subsequent to birth, that most people who are ill of tuberculosis in adult life received their infection in early childhood before the fifteenth year, a great many under the tenth year. If we make an examination of a large series of children under fifteen years of age, and subject them to the tuberculin test, which is a very sensitive one, we will find that by the age of fifteen about 60 to 80 per cent are tuberculous, showing they have become infected with tuberculosis. That does not mean they are suffering from the disease, but it is in the system, though it may never develop. It may, however, become active in adult life, due to worry, strain, overwork and poor nutrition, and it is in that early period that we must protect our race from the infection, and when you see several children of the family dying when they reach the age of twenty or twenty-five, we believe most of them received their infection in childhood, and it does not therefore seem desirable that a man or woman with tuberculosis should marry, because there is the danger of infection to the children.

*By Mr. Nesbitt:*

Q. From them?—A. Yes.

Q. What is the effect of marriage on the man himself who is not cured of tuberculosis?—A. I think if he is married and has a happy home it would have a very good influence on him. I quite agree that tuberculous patients may become married if they have an income which will allow them to support a home and live comfortably, the companionship of the wife means a great deal to a man when he is fighting a chronic disease.

*By Mr. Devlin:*

Q. Nevertheless the children are liable to infection?—A. Yes, if we could make sure the man was marrying in good faith there would be no objection to it, but there is the danger that some poorer type of man might make use of this to get a living for his wife and children.

*By Mr. Tweedie:*

Q. When they become infected at ten or fifteen years of age, how is it transmitted?—A. How it gets into the body we do not know, but when it lies quiescent, it is quiescent in the lymphatic glands, frequently in the glands of the neck or the glands of the bronchial tubes.

*By Mr. Clark:*

Q. Is there a pre-disposition to tuberculosis through heredity?—A. Of that we are uncertain. I think it is questionable.

*By Mr. Brien:*

Q. Coming back to the statement you made with regard to children, that at least sixty to eighty per cent had symptoms of tuberculosis under the tuberculin test, would that not sustain the theory of aggravation? That is, there would be no cases where

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the disease has occurred in England or France, but they are all cases of aggravation?—A. I think of all our soldiers who enlisted we would find that over 75 per cent at some time have had a tuberculous infection.

*By Mr. Redman:*

Q. All soldiers?—A. Yes; that our soldiers at some time had a tuberculous infection. Not necessarily suffered from tuberculous disease.

*By Mr. Morphy:*

Q. Of course that does not apply solely to soldiers. How about the population of North America?

The CHAIRMAN: I doubt if we should have that go on record.

*By Mr. Morphy:*

Q. They say the climate has an affect on people in any country?—A. Quite. I would like to bring up another point here not discussed—the consideration of the non-tuberculous pulmonary cases.

*By Mr. Peck:*

Q. In all your discussion of tuberculosis, do you mean entirely tuberculosis of the lungs?—A. The tubercle of the lung, yes. I have no specific instances, no table of numbers, but I am convinced from what I have heard and from what I have seen that the Pension Board are inclined to grant too small a pension to the non-tuberculous pulmonary cases. Some cases have come under my observation where a man's disability would appear to be 40, 50 or even 100 per cent, and a much less disability had been estimated by the Pension Board, and a number of us in Toronto are under the impression—I do not know whether this is the fact or not, but it is the impression—that the Pension Board do not feel free to give any case of bronchitis or asthma or of chronic respiratory disease, a disability of over 40 per cent. I know in some cases they have given more, but it seems difficult to persuade them to give more than that, and yet many of these cases have a disability approaching total disability.

*By the Chairman:*

Q. I understand that if on re-examination the disease was found to have increased and their disability likewise had increased, their pension would be increased. Is that the case, Doctor?—A. Yes.

*By Mr. McGibbon:*

Q. Do you think it a matter of fairness and of justice that the medical man who examines the patient and sees the disability should as a matter of fact set the pension? In other words, it cannot be settled justly by description?—A. No, I do not believe that. I believe that the description of a man's disability should be such that a medical man anywhere could fix the disability.

Q. If you had the proper man describing it?—A. Yes. I think it would lead to grave injustice if the fixing of the disability was left to scattered boards here and there and individual men.

Q. Do you not think that a man who has a patient before him, provided you have the proper examiner, properly trained in the matter in estimating pensions, is in a better position to size up the disability than anybody else who has not seen them?—A. I think so, but I might further say that up to the present time I do not think there have been, at the various examining stations, men with those qualifications.

Q. Is it not possible to get them?—A. I question it very much; that is, covering all medical, surgical and orthopaedic conditions. I think it would be quite difficult to get a large board sufficiently trained that you would get uniform disability. There would be too great disparity between men in different parts of the country.

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Q. Could you not have an examining board in Toronto and all the centres by the process of education and get an equality of standardization? (No answer).

The CHAIRMAN: I would like to ask Mr. Burgess a question. I understand the Pension Board have such a travelling Board who do see the pensioners and make a personal examination.

Mr. BURGESS: Yes, that is right. They see the pensioners and in all cases where a special report is required it is obtained. The ordinary examiner does not pretend to examine cases other than the ordinary cases. He does not examine special cases. They are all done by specialists.

Mr. MCGIBBON: I have been fighting this out for three years, and I am met with the same argument that this has been done, but after I go home, I meet persons who tell me it is not done. I might cite a case I met a while ago, a boy with a hundred per cent ankylosis of the right knee, I think it is, with recurring abscess and bone formation, laid up for three or four weeks every few months. I was up to see him last summer. He had a temperature of 104, and we had to have an operation performed on him. He was drawing \$15 a month pension, and he was never told by any board what he was to get, so that there seems to be a difference of opinion on this matter.

Mr. TWEEDIE: Did he have an examination by experts?

Mr. MCGIBBON: No, when he was discharged, Dr. Stanley Ryerson told him that he would be laid up for probably seven years, and he got nothing more until he was told he was going to get \$15 a month. There is some lack of uniformity somewhere. He is unable to take his position in the bank which he occupied years ago. I am just mentioning this case to show that there is a real grievance along this line.

*By Mr. Peck:*

Q. I was going to ask whether or not it is an advantage for a person in a sanatorium to have a home in a place like Southern California. The reason I ask is that there is an officer I know down there at his own expense, and he is interested in these cases. Would it not be better to have a home in a better climate than Canada for all cases?—A. I am satisfied that we get just as good results from the treatment of tuberculosis in Ste. Agathe, Muskoka and other places as they do in Southern California. As to places of residence, that is another matter, but as for treatment, our conditions are just as satisfactory.

Q. What about the mental condition? Would a man be as happy mentally in such a severe climate?—A. I think so, generally speaking, because he is nearer home. We are satisfied to-day that a man is better to take the cure in the climate where he proposes to live.

*By Mr. Nesbitt:*

Q. Did not Dr. Trudeau establish a sanatorium in the Adirondacks where the climate is just as severe in the winter?—A. The climatic conditions in the Adirondacks are approximately the same as they are at Ste. Agathe and Muskoka.

*By Mr. MacNeil:*

Q. Do you think, generally speaking, that if through the medium of pensions a proper standard of comfort were provided for all tuberculous patients, there would be a reduction of re-admissions or relapses?—A. I am quite satisfied there would.

Q. Do you think it advisable that a definite effort should be made to divert tuberculous patients into certain occupations which will not tend to aggravate their disability?—A. I think there should be an attempt to find some suitable occupation for all discharged tuberculous soldiers.

Q. Do you have any information as to the time or degree of his disability when he should be asked to accept vocational training, if it was necessary for him?—A. That should be decided entirely by his medical officer.

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Q. You think that when he does start his course in vocational training his hours should be regulated and graduated in such a way?—A. Yes, and that vocational training should be carried on under the supervision of his medical officer in conjunction with the vocational officer. Remember that the tuberculous man is subject to ups and downs. One day he may be fit for four hours; the next day he is out of sorts, and he may have to stay away for a few days. These things should be recognized in carrying on his vocational work.

Q. A plea is made by some tuberculous patients that they should be given special facilities to have their families in close proximity to their treatment in view of the fact that the medical officers advocate contentment of mind?—A. I think that is highly desirable in that it would tend to keep the man settled, and keep him from the towns and cities. That approaches to the colony scheme, the colonization of tuberculosis; and if in conjunction with that suitable occupation can be found for the man in that centre, you are going a long way to solve the problem of the prevention of relapse.

Q. Do you find that there are some men, or many men, who, as the result of service, have a lower resistance, and are susceptible particularly to infection in later years?—A. Yes. That is particularly noticeable in the non-tuberculous case. Men who went overseas perfectly healthy have come back with slight bronchitis, and each succeeding winter they lose the power of resistance; they get colds winter after winter, and are unable to shake it off. It is definitely a disability due to service.

*By Mr. McGibbon:*

Q. Have you any idea of the number of gas cases which are tuberculous?—A. It is negligible. The gas cases do now show any tendency to become tuberculous.

*By Mr. Cooper:*

Q. What about other troubles?—A. We know of some men who have been gassed that have become tuberculous, but we expect to find in any group of men some tuberculosis. But there is nothing to show that the gas has any tendency to provoke T.B.

Q. Does it provoke any chronic disease?—A. Yes, it does. I made a report on a series of gas cases two years ago, and I stated there that after one or two years have elapsed after the gassing, the gas poisoning cases generally fall into one of two classes; they are either neurosis—they are nervous, and there may be a rapid heart, and so on, or they have chronic bronchitis. At the end of two years, the gas cases are no longer a group of cases as such; they either fall into neurosis or chronic respiratory diseases.

*By Mr. Tweedie:*

Q. You suggested to Mr. MacNeill that a tuberculous man, when discharged, should be directed along particular lines of employment. Can you give us an idea of how you would classify them?—A. That is a rather long question. Dr. Davidson of the National Tuberculosis Association of the United States drafted and published a study of the underlying conditions upon which an occupation should be considered healthful or otherwise for the tuberculous cases. I have here a copy of the pamphlet, and would be glad to leave it with the Committee. It is a scheme under which any occupation may be studied under different headings. "Group 1, factors due to the personality of the worker". That relates to present health, temperament, age and so on. "Group 2, factors due to conditions of work". That deals with the character of the work, attitude and position, time, duration and causes, fatigue and wages. "Group 3, factors due to materials and processes". This includes dusty or poisonous occupations, infectious material and dangerous machinery. "Group 4, factors due to the place of work". If the various occupations are studied along these lines, you can get at whether they are suitable or otherwise. But, generally speaking, as I think I suggested before, although the advice is frequently given to tuberculous patients to go out and get out-of-door employment, that as a rule is bad advice, because most out-door occupations involve exposure in all sorts of weather, and they are usually underpaid.

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They are also usually rough labour, and as such are not suited. Take for instance, the bread delivery man, or a grocery man; he is out in all sorts of weather, and has long hours. He is in a hot room and goes out again cold weather and most of his time is taken up in going up flights of stairs carrying parcels. That occupation is entirely unsuitable. A light occupation in sanitary conditions is far better.

*By Mr. Arthurs:*

Q. Would forestry work or gardening be considered suitable?—A. There are many patients who have reached the stage of a rest who could undertake that very well. Dr. Byers developed a class of forestry and thinks it would be successful. But for some reason or another the tuberculous patient does not like that class of work. Most of our soldiers become gregarious and prefer the cities.

Mr. McGIBBON: Is that pamphlet you referred to go on record?

The CHAIRMAN: I think the parts relating to industrial occupations should be incorporated in the minutes.

## INDUSTRIAL OCCUPATION FOR THE TUBERCULOUS.

For the use of vocational advisers and for physicians who have to counsel the individual patient as to the suitability of any industrial occupation, a set of standards has been framed by which to judge the health factors to be considered in relation to the proposed job.

The following standards cover nearly, if not quite, all the health factors that will enter into the problems of training and placement. Not all will have a bearing on every case, but all the cases met will involve most of them.

A few explanatory comments are given to make the subject clearer.

*Group 1.—Factors Due to the Personality of the Worker.*

(a) *Present Health.*—The amount of damage done by, and the degree of arrest of, the tuberculous disease as shown by the medical survey, should be carefully considered.

(b) *Temperament and Education.*—Is he "highstrung" or phlegmatic; stupid or quick of perception? The extent and direction of the man's education, both in school and by experience, will enter into the choice of training course and job.

(c) *Choice of Vocation and Trade.*—It is a cardinal principle that the man shall be consulted as to his hopes and ambitions; that previous experience shall be utilized whenever possible in retraining. This holds true for tuberculosis as for other disabilities.

(d) *Age.*—Will have a direct bearing on training. One soldier, with only a common school education, who had been a warehouse man, wanted at the age of 39 to become a minister. The vocational adviser convinced him that his education was too limited, and his age too advanced to undertake training for the ministry.

*Group 2.—Factors Due to Conditions of Work.*

(a) *Character of Work.*—Active or sedentary, heavy or light, involved and complicated, or simple as to operation; per diem or piece-work.

(b) *Attitude and Position.*—Sitting, standing, stooping, an occupation requiring a continuous stooping or strained position would be unsuitable.

(c) *Time, Duration and Pauses.*—Day or night work, the latter usually unsuitable.

The work should not be seasonal, requiring intensive application at certain times of the year, as the canning industry. The tenure of employment should be reasonably certain. Hours of work—eight or less; nine or more, unsuitable. Pauses—lunch hour imperative and brief rest periods desirable.

(d) *Fatigue, Tension and Responsibility.*—Lifting heavy weights or any work requiring vigorous exertion of the upper extremities, especially if long continued, should be avoided. Severe bodily effort, continued nerve strain and too much responsibility are dangerous.

(e) *Wages.*—Must be adequate for the healthful support of the man and his family.

*Group 3.—Factors Due to Materials and Processes.*

(a) *Dusts, Poisons, Gases and Fumes.*—Their kind and quality must be taken into account. They may act as direct irritants to the throat and lungs, or lower the general "tone," thus leading to breakdown.

(d) *Infectious Material.*—This will not affect employment in well-conducted sanatoria where infectious material is properly disposed of.

(c) *Dangerous Machinery and Appliances.*—Affect the tuberculous no differently than other employees except as nervous strain contributes to breakdown.

*Group 4.—Factors Due to the Place of Work.*

(a) *Outdoor and Indoor Work.*—This has already been discussed. These cases should not go in strong draughts nor high winds; under a burning sun; in super-heated shops, green-houses, etc., nor in slush and rain.

(b) *Construction of Work Place.*—Flooring is an important item. Damp or wet floors are unsuitable places. Basements, underground jobs and over-crowded shops should be avoided.

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(c) *Air and Ventilation, Temperature and Humidity.*—Frequent changes in shop air are imperative for the health of all workers. In artificially heated places of work and abode the most desirable temperature range is 65-70 F. The minimum for the tuberculous should be 55, the maximum should not exceed 73. Relative humidity for these temperatures should not be below 30 or above 60.

(d) *Light and Illumination.*—The amount and intensity of light suitable for the kind of work to be done should be determined. This, however, is a matter of shop inspection for the placement officer and it is suggested that he study the lighting codes of those states that have adopted such a code.

(e) *Sanitary Care and Comforts.*—Drinking, washing and toilet facilities of approved types. Club and rest rooms desirable.

Employers who have developed a department of Industrial Medicine will be more likely to have a sympathetic and helpful attitude toward the tuberculous workers.

In all the sanatoria of the D.S.C.R. there is a vocational department with an officer in charge who confers with the medical officer as to the work for which each patient is fitted. The patient first uses the vocational work as a therapeutic measure, light occupation, which helps out the tedium of prolonged institutional treatment, the essential of which is a period of rest followed by occupation as his progress permits. This Department has also recognized the great importance of after care and is prepared to look after the patient subsequent to discharge.

With a Federal Department of Health now in view, there will be an opportunity to combine the work of the after care of the discharged tuberculous soldier with that of the after care of the discharged civilian. Why should we not give our civilian army the benefit of the same supervision? The man who has broken down with tuberculosis while an industrial worker, while on the farm, in the munition plant or elsewhere, is also a citizen who should be preserved to his country.

In Toronto, our well organized and efficient Health Department is looking after both the sick soldier and the sick industrial worker and his family. This should be done throughout the Dominion, and we express the hope that ere long the efforts of our Provincial Health Officers to develop a system of rural health nursing, comparable to that in Toronto, may soon bear fruit. In this work the co-operation of the trained health officer, aided by a physician with special experience in diseases of the chest, and associated with a competent vocational officer in touch with industrial needs, we see a happy solution of the problem of the after care of the tuberculous soldier and civilian.

*By Mr. MacNeil:*

Q. Following up the point as to returned soldiers as a class having lower resistance, do you think that any relief of the housing congestion which particularly affects returned men would materially lessen the ravages of disease throughout the country?—A. I think that is a very fair question. Anything that is going to increase the resistance to tuberculosis will lessen the infection.

*By Mr. Morphy:*

Q. Is there anything that the State could do by way of putting into the hands of householders some short, concise, illuminating pamphlet containing the cardinal principles in regard to the prevention of tuberculosis, anything that has not already been done?—A. We have here in Canada the Canadian Association for the Prevention of Tuberculosis, which has carried on admirable work for eighteen or twenty years, and which has available such literature. Its work is carried on through a grant of \$10,000 from the Federal Government, too small a grant to carry on each year the educational work of instructing the people not only of the infection of tuberculosis, but of the development of sanitary conditions and clinics for the treatment of tuberculosis. I think a great deal could be done by the Government giving that Association more funds to expend on their work. \$10,000 is too small an amount each year for such work.

Q. I have seen their productions mainly in a pamphlet about an inch thick.—A. There is an annual report about that thickness and there is a pamphlet entitled "What You Should Know About Tuberculosis", which covers the whole ground, and is available for distribution to anyone who requires it.

Q. My point is rather in the way of making everybody get it, whether they require it or not. The general public are not altogether a scientific reading public, but they will read a condensed pamphlet when they would throw the other book to one side. My idea is to get a work published in condensed form that would impress itself upon every household.

MR. BRIEN: You would advertise better in the moving pictures.

[Dr. J. H. Elliott.]

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*By Mr. Nesbitt:*

Q. They do issue short pamphlets?—A. Yes, and attempts have been made to place them in every home in Canada. It is a matter which should be followed up. I may say that I received a reprint of that issued by the Federal Health Department. To whom it has been sent I do not know.

MR. E. G. AHERN: I would like to make a brief statement in regard to a reference made yesterday to one of the commissioners. I would like to go on record as saying that I was present on two occasions when Mr. Garwood was interviewing Col. Margeson, and on both those occasions, Col. Margeson's attitude was very sympathetic and very considerate. I would like to have that on record, seeing that the other statement is on record.

*By Mr. MacNeil:*

Q. Would you like to make any statements as to the handicap of the tuberculous patients in regard to obtaining life insurance?—A. Practically speaking the man with definite tuberculosis is not considered insurable by a standard company.

MR. NESBITT: It depends on the doctor examining him.

*By Mr. MacNeil:*

Q. That man's expectation of life is such that it would be impossible to protect his family by insurance?—A. I do not think any standard company have any rates for men who have had definite tuberculosis of the lungs.

Witness discharged.

MR. W. A. BURGESS, recalled, and examined.

*By the Chairman:*

Q. Just on the point raised by Dr. Elliott what have you to say?—A. I do not think that the impression Dr. Elliott has expressed is quite correct. I would hate to think it was. The practice is certainly to award pensions in respiratory diseases fully in accord with the disability, whether it is 40 or 80 per cent. It is quite possible that we do not allow sufficient in such diseases. If that is the case, we would be very glad to have Dr. Elliott send us something on the subject. We have gone into it very carefully and we feel that the disability table which is used as a guide is a very accurate thing, although as I say, we are willing and anxious to get recommendations at any time. Dr. Elliott will realize that in case of bronchitis or other respiratory diseases there is not the necessity for rest which there is in tuberculous cases, and which is the reason for considering them more liberally.

*By Mr. Devlin:*

Q. I think Dr. Elliott made that pretty clear when he was speaking of the absolute rest. He was speaking of pulmonary tuberculosis?—A. I think Dr. Elliott will agree with me that a case of bronchitis does not need absolute rest. The tuberculous case will.

*By Mr. Morphy:*

Q. What is your position?—A. I am assistant medical advisor.

Q. To the Pension Board?—A. Yes.

*By Mr. McGibbon:*

Q. Who is the medical advisor?—A. Colonel Belton.



*By Mr. Morphy:*

Q. Are you restricted in your operations by any superior power except the Act?—A. On medical questions, no, sir, except by the Chief Medical Advisor.

Q. Is the Chief Medical Advisor a man of phlegmatic character, without a bit of geniality in his soul?—A. I think possibly he has as much of the milk of human kindness as the majority.

Q. There is nothing in the character of the Board that would operate towards penuriousness in regard to the afflicted?—A. Not at all, sir. The majority of the Board are themselves returned men and I think as such have sympathy with the returned man, and the only desire is to be absolutely just, not to be generous, but to be just in interpreting the Act.

*By Mr. McGibbon:*

Q. What experience has the Chief Medical Advisor had as a practising physician?—A. To my personal knowledge he was in practice in medicine in London a great many years.

Q. How long ago?—A. I can remember 28 years ago.

Q. When did he quit?

The CHAIRMAN: I do not know whether we should go into that, and ask him to speak as to his superior officer.

*By Mr. Morphy:*

Q. What contact have you as a medical board with the individual?—A. Only when cases are appealed in person before the Commissioners.

Q. Do you have altercations with them?—A. We have had but one yet.

Q. That impression was created in my mind yesterday——A. There is necessarily a matter of discussion with the petitioner or applicant, but I do not think it has ever got to the stage of altercations.

*By Mr. Devlin:*

Q. You have never put on gloves yet? (No answer.)

*By Mr. Morphy:*

Q. Still you find they go away very much dissatisfied and say so?—A. In certain cases. They usually go away very well satisfied. These men have not a perfect understanding of pensions, and a great many of them do not know why they are awarded pensions. They think because they served four years and underwent hardship they are entitled to pensions, which is not the case at all.

Q. You try to disabuse their minds of that idea?—A. Yes, we do, and I must say they are not always satisfied with the amount of money they get, but they are satisfied we are trying to do the right thing by them and give them a just deal.

*By Mr. McGibbon:*

Q. Did any of the men refuse to be re-boarded?—A. Yes.

Q. On what grounds?—A. That it took too much time. That was the statement in the letter.

Q. When a pensioner is dissatisfied with his pension and applies for a re-board, is he ever refused?—A. Yes.

*By Mr. MacNeil:*

Q. Is he not required to furnish certain things?—A. If an applicant has been boarded at a very recent date, we will say within a month, and the Board's findings are very definite, and there appears to be nothing to be gained, he is sent a blank certificate to be filled in by a physician of his own choosing, and on its receipt his case is

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again considered, and if it is shown by that certificate that the conclusion arrived at previously has been wrong, the matter is adjusted, and the physician's fee is paid by the Board.

Q. In what way do you say it is adjusted? Is he given another board?—A. If the information on the certificate is sufficient on which to make an award, it is done on that certificate. Often times it is not definite enough, still indicating that some further action is necessary. It is not desired to delay the man getting any increase to which he may be entitled. It is only the desire to have documentary proof of it.

Q. As I understand it from your statement, a man who applies for a second medical board has not the right, but the privilege is granted?—A. No, every man discharged from the army—when he is discharged his medical boards are all sent to the District Office to the Pension Board. They peruse those documents, and if possible they assess an award on those documents. In that case you do not see the man. Then they send the man a letter and they say, "Your documents have been perused, and your pension is assessed at so much. If you feel the circumstances of your case entitle you to further awards, notify us, and a transport warrant will be sent to you and you will be sent in and re-examined." If this notice is not received within a fortnight, then the recommendation will be forwarded to Ottawa.

*By Mr. Devlin:*

Q. Do you do that in all cases?—A. That is the practice.

Q. Even in tuberculosis cases?—A. Yes. Cases of tuberculosis are very rarely discharged directly from the army. They usually go directly from the army to the D.S.C.R. and we get their documents at a much later period than their discharge.

*By Mr. McGibbon:*

Q. You understand a lot of them will not receive a report in a long time?—A. I said a fortnight. It depends on the place of residence, where they are. The distance from the district office where the mail is sent is taken into consideration. If it takes a month for them to get their mail we allow a reasonable time for them to answer.

*By Mr. Morphy:*

Q. How many appeals do you have on that line?—A. Comparatively few. I cannot give you the exact figures, but it is very surprising, the comparative few appeals. When this system was first started a year ago, I was in the district office in Winnipeg, and there would be a fraction of one per cent.

*By Mr. Clark:*

Q. Do many men appeal more than three or four times? What has been the maximum?—A. The maximum number of appeals?

Q. For any one of them?—A. I think Garwood holds the record.

*By Mr. MacNeil:*

Q. May I ask if patients, upon discharge from tuberculous sanatoria, are given the opportunity of reading the findings of the medical board?—A. The regulation is that they read certain portions of that Board's report. I am sure Dr. Elliott will agree with me that he would not want a pensioner to read his scientific description of that case. It is desired that he read only his own story, the origin of his disease, and to be sure that the facts as he believes them are down. That is his whole story. There has been a great reluctance on the part of specialists and others to have their scientific findings read by a man who knows nothing about them.

Mr. MACNEIL: May I here inquire if it would be possible to have the medical branch submit the standard tables of disability? I ask this for two reasons: first, because of the general complaint that as the pension is increased the ratings of

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disability are lower, and the other reason is that there seems to be a discrepancy between the Canadian table of disability and the English table, which causes delay in awarding supplementary pensions to the former members of the Imperial forces resident in Canada.

The CHAIRMAN: I understand you want the tables of disability not merely for Canada, but for other countries.

Mr. MACNEIL: Perhaps Mr. Burgess would be able to give a statement of the difficulties experienced in this regard.

WITNESS: We have a comparative statement of the tables of disability between France, England and Canada.

The CHAIRMAN: We have already published in the last proceedings of the Pension Committee, at page 168, the Canadian table of disabilities still in force. You would like it for the purposes of comparison.

Mr. MACNEIL: Yes.

The CHAIRMAN: Perhaps you could get it for the Committee?

The WITNESS: Yes.

Mr. CLARK: To see if any changes have taken place.

*By Mr. McGibbon:*

Q. How long since that table of disabilities was revised?—A. July of 1918.

The Committee adjourned.

#### AFTERNOON SESSION.

Thursday, April 22, 1920.

The Committee resumed at 4 o'clock, Mr. Cronyn, the Chairman, presiding.

Other members present:—Messieurs Bolton, Brien, Chisholm, Clark, Cooper, Green, Nesbitt, Pardee and Peck.—10.

Mr. John ANDERSON, P.P.C.L.I., called, sworn and examined.

*By the Chairman:*

Q. Would you first explain just what organization you represent?—I represent the Veterans of France, Mr. Chairman and gentleman of the Committee. This is body which, it is true, is not very large in numbers but it is composed entirely of members who have been in the front line trenches. We have no others. In the city of Hamilton we have to look after from eight to nine hundred widows and mothers of boys who have fallen in action. We have a branch in Niagara Falls which is the only branch we have got. We lack numbers but we make up for it in fine quality. I represent this body not so much from the soldiers' standpoint as from that of the dependents. Carrying a large number as we do, we have had quite a few differences with regard to pension matters to consider. First of all, I would bring to the attention of your Committee that we have no paid officers. I have to work to earn my living and we are obliged to do this work in our spare time. I want you to realize that we have dealt with no less than some five or six hundred cases. Four hundred have been taken up with the Pension Board. So that you see we come in touch with a great many cases of hardship.

Q. Will you give us your military record?—A. I joined at the age of 16, the first battalion of Royal Scots, I served with them until—and then joined the P.P.C.L.I. and was eventually discharged with the rank of regimental sergeant. The first case I

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have been asked to bring to your notice has to do with the cutting of dependent parents' pensions. We do not feel that the parents and widows have had handed out to them the right treatment in many cases. We feel that they have not exactly just got what you would call a square deal. Here is a case brought to my notice. We have here a lady, Mrs. McLeish who originally resided in Hamilton with her daughter, and now she is in Scotland where she resides at the present time. She was in receipt of a pension of \$48 a month, but when she got to the Old Country the pension was cut down to about \$25. The matter was taken up with Ottawa Board and they returned her \$5, and this is included in the \$25 she is now getting. They claimed that she had a daughter earning money, and as she earned thirty shillings a week out of which she gave her mother 15 shillings a week they say it is perfectly reasonable to cut the pension a corresponding amount. When you look into the Pension Act and realize that a widowed mother like Mrs. McLeish is allowed to work and earn as much as she possibly can per week and that this is not taken into consideration when they start cutting pensions, it is hard to see where the fairness is in cutting the pension if she is not able to earn money outside but has a child who has been natural enough to stick to her mother and help her to the greatest extent and sacrifices her own interests in doing so, refusing dozens of offers of marriage and doing the best that she can for her old mother. She sacrifices her interests in life to help her mother and her mother's pension is cut accordingly. That is her case.

Q. Have you anything in writing to show that that is the reason of the cut?—A. I have a letter from the Pension Board, it reads like this:

"I have the honour to acknowledge the receipt of your letters of the 20th and 21st instants and in reply beg to inform you that all the facts of your case were before the Commissioners when they made the decision that pensions should be paid to you at the rate of \$20 per month."

Q. My only object was to make certain that the reason of the reduction was the earnings of the daughter?—Was there some other income to which the widow was entitled?—A. This letter written from Ottawa under date of March 4th, 1920, to Mrs. Josephine R. McLeish, c/o Mrs. Grahanslaw, 79 Promenade, Portobello, Edingburgh, Scotland, reads as follows:

"I have the honour to refer to your award of pension on account of the death of your son the marginally named soldier.

Your award has been revised under section 34, subsection 4 of the Pension Act, which is quoted hereunder:

Q. We have had that placed on the records several times already?—A. The letter then goes on to say:—

"In reviewing awards of pensions to parents of deceased members of the forces, this Board must take into consideration any income or assistance that the Pensioner may be in receipt of, and pensions may be then continued in amounts necessary to provide for that parent's maintenance.

From recent information submitted in connection with your case, it has been learned that your daughter is earning a salary of one pound 10 shillings per week, and all this amount is paid to you who in turn maintain her.

In view of this fact the Commissioners are of the opinion that your pension should be reduced to \$20 per month, as it is apparent that that amount plus your daughter's earnings are sufficient to provide you with maintenance.

Should you desire further information relative to your case, it is suggested that you communicate direct with the British Branch of this Board at 103 Oxford Street, London, W.I., England, and in writing that office quote your reference number which is in the upper right hand corner of this letter."

When you look into the matter and see that another widowed mother who can earn \$10 a week and get \$48 a month from the Pension Board without being cut, would

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be having \$88 altogether, it is difficult to see why the Pension Board, by virtue of the daughter staying by her mother, should step in and cut that amount. It is not fair, sir. It is not reasonable. That is one of the cases that have come to our notice.

*By Mr. Brien:*

Q. Was that daughter partially supporting her mother before the son went to the war?—A. I would presume that she would be doing so. That is possible. I do not know, I did not ask that question at all.

*By Mr. Cooper:*

Q. Was the mother getting separation allowance?—A. Oh, yes, separation and assigned pay.

*By the Chairman:*

Q. Your next case?—A. My next case is of a Mrs. Bullock, Melvern, Worcester-shire, England. This mother is residing overseas. She is a widowed mother. Her only boy was killed. She was in Canada in the beginning but she proceeded overseas and she stayed with her mother and uncle. In this case also the Pension Board cut the pension down to \$20, or at least \$25 when it was taken up. It was increased to the \$25 after we took it up. In all cases on the English side they have reduced the pension to \$25. When you are taking the question up by correspondence they invariably tell you that they are governed by the Pension Regulations. I have looked all through the Acts, and I cannot see anything that allows them to cut the English pension to \$25 a month. There is nothing in this Act.

*By Mr. Nesbitt:*

Q. Were they resident in Canada before the war?—A. Yes, in both cases before the war. They cannot live on the money over there. They are against as hard conditions there as here. There is no reason for cutting in such a case. The only effect will be to handicap industry and to prevent people trying to reap something for themselves. If a woman tries to husband her money and goes to stay with relatives so as not to expend the full amount, the Pension oard takes advantage of such a situation. That is not fair. If she stays with her own mother and uncle there is no reason why the money should be stopped.

Q. Is that all?—A. There has been considerable correspondence, but it would take a week to go through all the cases.

The CHAIRMAN: We want only the salient facts you have been giving us.

Mr. NESBITT: You have been doing fine. These are allied with a number of cases already considered by the Board.

The WITNESS: The other case I have to bring before you is a similar one, Mrs. Grunwell, 24 Spring street, Hamilton. She has a son and daughter but the son is married with a wife and children. There is some money. I think there is something like \$400 or \$600. The money did not belong to the mother. Like two good children they wanted to help the mother along. They had the house in the mother's name. It was only reasonable. He was a married man with a widowed mother. We would feel like doing something similar. The Pension Board discovered that they have no right to pay by virtue of the fact that she owned a house they deduct for the average rent \$15, taking it off the pension. We do not think that this is a good reason for cutting a pension. It is only right that we should encourage people to be thrifty.

*By Mr. Nesbitt:*

Q. Was her son killed?—A. Yes, one boy was killed, and another boy is married staying with her and also her daughter. His wife and children are in the Mother Country. There are other cases which I will have to speak about from memory. I

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have some dozens on file in Hamilton. I did not think it necessary to bring them all here. There are cases where they had deposited money on a house. A mother purchased a home of her own and she paid on it \$100 or \$200 from her saving account with the intention of purchasing by instalments. The Pension Board has come along, investigated the case, and said "you are living rent free. You do not need so much money. \$48 is an enormous sum to give you." The average rent in Canada they place at \$15 though of course you could not get a house for \$25. They stopped \$15 of the pension. They failed to realize that the poor old grey-headed mother is struggling to pay off principal and interest with the balance of what they have left her. You will see the unfairness of the whole thing. There is a possibility that they are tied down by regulations. If it is so, the law should be changed to prohibit them from any such action.

*By the Chairman:*

Q. We are here to consider that?—A. They get out of it that way.

Q. You say you have a dozen cases of widowed mothers whose pensions have been reduced?—A. Yes, I would say that at the present time. We have cleared up a great many. I do not want to say that the Pension Board is all bad. They have met us in some cases when we put the matter before them. There are others where we have come to a deadlock, and we feel sure that these are cases of genuine hardship. Here is another case of hardship under the regulations. I refer to Mrs. X. 128 Kensington avenue, Hamilton. This is the case of a soldier who proceeded overseas, leaving a wife and five children. He fought until the latter part of the war and was discharged four months before he broke down. He had contracted a disease prior to his discharge, and when he was discharged he complained of having trouble of the heart, heart disease. He was examined by the doctor who passed him A1, and therefore he was discharged. Two weeks later he was taken before a private physician who sent him to the Hamilton Sanatorium and some five months later the man died. Now the point arises—we have had some medical testimony in the matter, and there appears to be doubt as to whether it is possible for the disease in question to reach the heart action within the time of nine months from the date of the contraction of the disease. We feel that the wife and children should not suffer. It was really due to service. The man was away from the country for four years. We have got to be broadminded. Even from the medical testimony, there appears to be a doubt as to whether the soldier died from the effects of that disease. Two medical doctors examined the man and it is admitted there was a big doubt. I was also present at the local office of the Pension Board in Hamilton and I talked the case over with a doctor there. I asked him in private conversation if he thought there was a doubt. He agreed that there was a very great doubt. I asked him if he would give me a chance to put his statement before the Pension Commissioners at Ottawa and he distinctly refused. I did not think that was fair. Any man who sees a thing like that—for the sake of holding a job—such small things should not be permitted to creep in at all. I think he should have been big enough to place his evidence before the Commission as he admitted that there was a big doubt whether the disease could have reached the heart or not.

Q. What is the pension number?—A. The pension number is 149414.

Q. You have got some other cases along that line, have you not?—A. I have the case of Mrs. Kennedy, 89 James street, North Hamilton. Her boy joined in 1915, I think, and he proceeded to London, Ontario. After about four or five months in the service, while bathing in the river Thames, he was drowned. The Pension Board claimed that bathing in those waters was prohibited. I wrote to the Pension Board

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here—they have the correspondence—that the officer in charge of the soldiers' battery has stated that he was in the habit of taking the men to bathe in the river and of bathing there himself. I claimed there should have been a notice posted saying that bathing was prohibited and that it should have duly appeared in battalion orders and should have been read to the men. The fact that the officer himself appears to have allowed the men to bathe there when they were out on route march should have been taken into consideration. I wish to point out the fact, too, that when a regulation is made in the service it is made invariably for officers and men alike. The one is treated equally with the other. It was the regular proceeding for the officer to allow his men to bathe there, and I do not think it is fair to come back with the argument that bathing was prohibited. It is only reasonable to expect that they should have seen a policeman was posted there to prevent the men from bathing.

Mr. COOPER: A great deal would depend upon the wording of that battery order. It might have allowed bathing under control, say with the presence of certain N.C.O's.

The WITNESS: I do not know about that. I have not got a copy of the order. The pension number is 98603.

*By Mr. Nesbitt:*

Q. Has Mrs. Kennedy any other children?—A. She has a daughter who is residing with her and earning something like \$9. She is a remarkable lady. She gave, I think, five sons to the British service. Her husband, the father of the five boys, was a drum major in the Imperial service and died out here eventually. He was married, of course, while he was in the service in Great Britain. They are a remarkably patriotic family and we think it is a case coming under the hardship clause.

*By Mr. Cooper:*

Q. Does Mrs. Kennedy draw any pension from the Imperial authorities?—A. There has been no pension since the man died. He received a pension for 21 years' service.

*By Mr. Nesbitt:*

Q. That was the only son living?—A. I am not quite sure. I cannot tell till I have been through the whole correspondence. He was the only single one, although I should say the Pension Board claims he was married. I have seen the certificate and there is a difference in the age. Mrs. Kennedy claims he was only 23. The marriage certificate gives his age something like 28. We are still thrashing the matter out now. I think such a case would come under the hardship clause.

*By the Chairman:*

Q. You speak of the case coming under the hardship clause. Is there such a clause in the Act?—A. No, there is no clause covering those cases. There was one, but it was obliterated.

*By Mr. Cooper:*

Q. Is she being looked after under the Patriotic Fund?—A. They are granting her something like \$20 a month. There is another case I have, that of Mrs. Southern, 24 Dundurn street, Hamilton. This is a case of a father and mother who lost their boy. They have a daughter residing with them at the present time. The father some time ago took eczema and the doctor claims it has now become permanent. I had him examined by a doctor and he stated on affidavit that the disability was permanent and there was no possibility of his getting better. In this case it was Dr. Jones, of Hamilton, who said that the case was permanent. The local Pension Board of Hamilton had him examined by their own doctor. He claimed that the disease was curable, and it was ruled that no pension would be granted. The point is this: if we have to go around getting affidavits and one affidavit is met with another, possibly from some one

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who never saw the case, I do not think it is a fair proposition. I do not think that one man should be allowed to over-rule medical evidence. If a doctor is unable to judge a case he should be put out of business. I do not think that in this case Mrs. Southern had a square deal at all. If I get another affidavit they will meet it with still another one. The pension number is 138068.

*By Mr. Nesbitt:*

Q. Was he examined by the representative of the Pension Board in Hamilton?—Yes, by the branch office of the Pension Board in the city of Hamilton, by their own doctor.

The WITNESS: I have been asked to put before you a suggestion. It is this: I have been in the army since 1916 and have come into touch with the drawing up of regulations. I know that it is one of the hardest things in the world to sit down and draw up regulations which will cover all cases. It is admitted that there must be regulations, that some regulations must be drawn up. We feel that in a war of such magnitude, with thousands of cases, that all could not be possibly covered by regulations and I have been asked to put before you the suggestion that apart from the three Pension Commissioners that you have to administer the regulations you should also have a board of five members who would sit separately. We would favour the appointment of civilians. You may think that is a curious thing for us to ask—that civilians should be appointed. But we think civilians would not be governed so much by regulations but would simply let a little humanity creep into the whole thing. The appointment of such a board would be in the interests of the Pension Commissioners themselves. Such a board would not be bound down by hard and fast rules. We have discussed it very fully and I was asked to put it before you.

The CHAIRMAN: You have now the question of delay in the issue of supplementary pensions.

The WITNESS: I want to find out the necessity of the delay. The Act came into force on the 2nd of July and it became operative on the 1st of September. Here is a particular case: Some time ago, Mrs. Clifford of Mountain Top, Hamilton, applied for a supplementary pension. They granted a pension in that case but I saw that, shortly before I left, they had only granted it from the 1st of January. I do not see why they should do that when the Act came into force on September 1. The pension should be retroactive from the time the Act became law. It is an Imperial pension, No. 174221. There is another case, that of Mrs. Wilkinson of the Mountain Top, Hamilton. Neither of the two have had any money although one has had a statement how she stands. We are now after the Pension Board to get them to give the supplementary pension back to September.

*By Mr. Nesbitt:*

Q. What is the other number?—A. The number of Mrs. Wilkinson I have not got.

*By the Chairman:*

Q. That is an Imperial pension?—A. They are both Imperial pensions.

The CHAIRMAN: It has been stated to us that there is of necessity correspondence through the Imperial authorities, that the officer in charge has had a large number of cases to handle and is behind. He is now getting up in his work and hopes in future that these delays will not occur.

The WITNESS: We are perfectly satisfied, but I was asked to bring the matter up here.

The CHAIRMAN: There is now the question of extension of paragraph 23, subsection (5), and paragraph 33, subsection (2).

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The WITNESS: In regard to that I will read the following statement which I have brought with me:—

"The said paragraphs read in brief—that if a member of the forces dies, to whom a pension has been granted in classes one to five, his widow and children shall be granted a pension at the rate laid down for the widow and children of soldiers killed in action.

*1st.*—This organization seeks an extension of this clause to read—that should a member of the forces, to whom a pension has been granted in classes 1 to 10 die, his widow and children shall be granted a pension at rates laid down for the widows and children of soldiers killed in action.

*2nd.*—That should a member of the forces, to whom a pension has been granted in classes 10 to 15, die, his widow and children shall be granted a pension equal to two-thirds of the amount awarded to widows and children of soldiers killed in action.

*3rd.*—That should a member of the forces, to whom a pension has been granted in classes 15 to 20, die, his widow and children shall be granted a pension equal to one-third of the amount awarded to the widows and children of soldiers killed in action.

Furthermore, it shall be deemed competent to apply for such a pension during any period, or any year, after a soldier, who served in the great war, dies, and providing that the widow makes application within three years from the date of such death, and providing that she does not remarry; should she remarry the pension shall cease. In cases respecting children, it shall be deemed competent to apply for such pension during any period, or any year, after a soldier, who served in the great war, dies, providing that application is made within three years from the date of such death, and that no allowance shall be paid to, or in respect, of a child, who, if a boy, is over the age of sixteen years, or, if a girl, is over the age of seventeen years, excepting cases where such children are physically or mentally incapacitated from earning a livelihood."

The WITNESS: The reason we ask you to extend that is this: That in the first five classes, if the soldier dies within a certain period, his wife and children are granted a pension equal to what they would have got if he had been killed in action. That is not fair to the other classes. While it is admitted that the line must be drawn, we do not think it fair that if a man dies who is in a class lower than class 5, his wife and children should get nothing. It is not reasonable.

I have also been asked to take up the question of the commutation of the low grade of pensions. I have been instructed to oppose it entirely. In previous wars men have accepted a set sum for a certain disability, say 10 per cent or even 5 per cent or 1 per cent. But in this war we don't know what is going to happen to a large number of men. In the case of many of the men, a disease might break out again after the lump sum had been paid and the Government would have no further liability. We feel that it is better, even in the case of a man with only 1 per cent disability, that he should carry on rather than accept a lump sum and be through with the Government.

*By Mr. Cooper:*

Q. In making that protest, how many pensioners of this class do you represent?—

A. Of that I have no statistics. I did not go into it. The members as a body are entirely opposed to it. I put it as a suggestion to be pressed for consideration.

The CHAIRMAN: I see that you support the scheme for amendment of the regulations so as to award all men \$1 for each 1 per cent disability.

The WITNESS: I have been instructed to tell you that we are in favour of the scheme.

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The CHAIRMAN: Then there is the question, cited in your programme, that the scale of disabilities should be the same as that laid down in the British Royal Pay Warrant.

The WITNESS: The British Royal Pay Warrant lays down eight classes. We have got twenty. In all cases the disability is 10 per cent higher with the British than with the Canadian. For instance, if I get a 60 per cent disability under the Canadian, I get 70 per cent under the British.

Mr. NESBITT: But you would get 70 per cent of the British pension.

Mr. COOPER: It would come to the same thing if you are living in Canada because the pension is augmented.

*By the Chairman:*

Q. Is that increase due to the fact that the British divisions are only eight and therefore not so closely subdivided as the Canadians?—A. I do not understand how it is. I have a copy of the Royal Pay Warrant. Here it is as it stands (handing in copy).

Mr. GREEN: I was rather interested in the statement of the witness that the British pensions were 10 per cent higher. I understand that is not a full statement of the case. I would like Major Burgess just to tell us how the matter really stands because my understanding was that the Canadian percentages for a particular disability were just as great, in nearly all cases, as those of Great Britain.

The CHAIRMAN: If Major Burgess is in a position to explain it we could hear him.

Major BURGESS: There is a great point to remember in this thing and that is the measure used in proportioning the disability. The measure we use is different from that used by the Imperial authorities. The measure we use is the effect of a disability on ability to earn a livelihood in the general labour market. That is how we measure disability. It is a very difficult thing to say what the British include with that. Suppose for instance you have a blind man. Every day the loss to him of the fact that he cannot see his friends and the beauties of nature is a thing impossible to measure and, if it could be measured, no state could afford to measure it. It is the difference between compensation and pension. As a matter of fact some of the British awards are higher than ours, but the great majority are not. There are some cases where the award for the loss of a limb is slightly higher with the British but the opposite occurs too. For instance, to give you an idea the British set the disability for Vertigo at 60 per cent. It may be 100 per cent or anything depending on the severity of it. We would say up to 100 per cent whereas they limit it to 60 per cent and there are many things of such a nature. I will compare a few cases: for amputation of leg at the hip or the left arm at the shoulder, the British award is 80 per cent. Ours is the same. For amputation of the leg, or of the right arm above or through the elbow, the British is 70 per cent. Ours is fully equal or higher depending on the site of the amputation. For amputation of leg above the knee and through the knee or of the left arm above or through the elbow or of the right arm below the elbow, the British is 50 per cent. In one of these two latter cases ours is 10 per cent higher and, in amputation. For amputation of leg below the knee or of left arm below the elbow, British is 50 per cent. In one of these two latter cases ours is 10 per cent higher and, in the other 10 per cent lower. If a man has a painful stump or cannot walk well on his artificial leg, his disability is increased. He gets more than the man who can get around easily on his artificial leg.

The CHAIRMAN: Included in that rating is the loss of one eye.

Mr. BURGESS: That is higher in the British award. They give 50 we give 40. I think we are too high. Remember the measurement we use. A one-eyed man is very little restricted in the general labour market. He cannot work on the railroad so I understand, but after all the one-eyed man, the other eye being normal, is very little

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disabled. We give 40 per cent, the Imperial Government 50 and the French 30. I may say that our table of disability is practically identical with that of the United States. I made a trip to Washington and consulted with them there, and their table is arrived at from altogether an independent source. It is worked out by themselves. Ours is worked out here, and the remarkable closeness of the two, is astonishing.

Mr. GREEN: Is it not a fact that the British pensioner of the rank of an officer has the right to choose whichever scale brings him the most money.

Mr. BURGESS: I think that is the case. I have gone into it and compared the British, French, American and Canadian, and I have it here, and was prepared to discuss it. Mr. MacNeil brought this matter up, and I propose to thresh out the whole thing. It would take some considerable time to go into the matter but I just want to show that in all cases the Imperial Government does not give higher awards.

WITNESS: You made the statement that you gave 60 per cent and that it was higher than the British. This paper shows 70 per cent. Did you make the statement that above the knee for an amputation you have 70 per cent.

Mr. BURGESS: Above the knee 70.

The WITNESS: How is it I got 60?

Mr. BURGESS: I cannot tell you.

The WITNESS: That is what I am here for.

Mr. BURGESS: I said depending on the site.

The WITNESS: I claim, in view of that statement, that the English awards are ten per cent higher. I am only getting 60 and I have only a six-inch stump.

Mr. BURGESS: I said, depending on the site of the amputation. The rates are, below the knee, 40 per cent, through the knee joint 60 per cent, just above the knee, 60 per cent, middle third of the thigh 65 per cent, upper third of thigh 75 per cent, disarticulation of the hip 80 per cent.

WITNESS: I was examined by the Board, and all that was granted was 60 per cent.

*By Mr. Chisholm:*

Q. Where is your amputation?—A. I do not know what you call it.

Q. Dividing it, upper, middle and lower?—A. I would say it was midway.

Mr. BURGESS: If it is in the middle third and you are receiving 60 per cent, you are not receiving enough.

WITNESS: When I get down there, they will tell me something different.

Mr. BURGESS: I am telling you facts. If you will call at the office and place your case before the Commissioners it will be investigated before you go back.

WITNESS: Perhaps we might arrive at a solution in this way: There is a large number of men who have served in the Imperial forces and have come to this country. They are re-examined by the Canadian Pension Commissioners, and in a large number of cases their percentages are higher than ours. Suppose a man was examined who had 60 per cent, and he came to Canada and was examined by a Canadian doctor he would have to get at least 30 to equal it. Of course your money is higher than ours. The Canadians pay more for that part of it, but I want to know if a man can elect and get whatever is the higher. Are you broad minded enough on this side to allow a man to elect which pension he shall have?

Mr. BURGESS: Yes.

WITNESS: I am perfectly satisfied if he can elect to take which is the biggest.

Mr. GREENE: He must have been a pre-war resident of Canada.

The WITNESS: I am not asking for anything except what is reasonable.

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*By the Chairman:*

Q. Then pension to children is the next?—A. I have not the figures for that.

Q. Then the next is that the pension to widows and dependent parents be considerably increase to enable them to meet the new conditions of the high cost of living?—A. The reason we have asked you to consider this matter is by virtue of the high cost of living at the present time. All that was given when the pension was granted was \$40. I understand that has been made permanent. Take into consideration the widow with two children. The widow receives \$40, plus \$8 which makes \$48; for the first child she receives \$15, and for second \$12; that makes altogether \$75 a month. Now we will go into the details. It is necessary to arrive at the actual money that woman requires to live on. I base my figures on the city of Hamilton; rent \$20, and taking the average coal they would use in winter, it works out something like \$7.67 a month.

Q. Have you the tonnage?—A. Unfortunately, I have not the exact figures. We are speaking of eight months in the year. I know I have bought more and I have not a large house. Then light \$2 which is a very conservative allowance—\$2 for light for one month. That would make \$29.67. Then we based the amount for dress, boots and other things on the figures in the army. We are allowed two suits and two pairs of boots; boots and underwear for the widow \$10 a month, and clothes for the two children would amount to \$10 a month. That would make \$49.67, which would leave the widow \$26.33 to provide food for herself and two children, which does not cover the depreciation in the furniture, or pepper or salt for the table or anything else. So that you can understand that \$26.33 is not going to last long. I am not going to ask for an unreasonable thing, but we are asking for an increase to be made to \$15 in their case over and above what they are getting, for a widow and two children. Having in mind various things, we are not particular, if increase is to be made at all, or if you are going to give anything, whether it be on the widow's pension or the children's pension. Possibly it would be better for the country if it was put on the children's pension. It would help considerably to bring them up when they would possibly be self-supporting and by that time possibly the cost of living would be changed.

Q. If you put it to increase the children's allowance, what about the widow without children?—A. That is a matter of great thought. I do not think the widow of any soldier who went and offered his life should have to work, but she has a better chance of working than a widow with children, but I do not think the country ever meant that any soldier's wife should have to go and work at all; that is if the men previous to service supported a wife, which is invariably the case. I think we should have some regulation made which would cover her case. I have more in mind the welfare of the children than the actual widow herself, and we would be very happy if you would give due consideration to the extension of that increase, either to the children or widow, but you will realize that it is a physical impossibility to exist on the \$48 allowed her.

Q. This applies to dependent parents as well?—A. Yes, that is a reasonable proposition—the dependent parents in the city.

Q. Your next clause relates to gratuities to be paid under the old scale, etc.?—A. If it is allowable to discuss the matter as regards the dependents and the widows, I would like to point out the facts that we are about the only country in the Empire that has not paid a gratuity. The widow of a Lieutenant's wife in England gets £100. I do not know the exact figures of the others, but we are the only country that stands out in this respect. I earn my own living and I am sometimes busy with these cases, after I am through my day's work, to two o'clock in the morning. I do that because there is a principle involved. I promised my comrade, who could not do anything, that I would do anything I could for him. You have given us the money. I am not going to say whether I am satisfied or not. I have admitted as an individual, that you treated me fair, possibly more than I asked for, but I do think it is in the interests of Canada you should do something, and you must remember that those men who represented you in

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France and Flanders did not fail you, but did their best, and I say that if any class of gratuity is to be considered at all, the first consideration should be given to those widows and mothers whose boys are left lying in France and Flanders. I was asked to impress that strongly on your Committee. I think that should have been taken up long ago. It is a matter that should be dealt with.

The CHAIRMAN: Can the Committee tell whether we have any figures as to what that would mean in the way of expenditure? I can make a note that we should get them from some branch of the S.C.R. or Militia and Defence Department.

Mr. MACNEIL: Mr. Cox could give them.

Mr. NESBITT: I think Mr. Cox gave that evidence last fall.

The CHAIRMAN: We will get the actual figures and will not go into it now.

*By the Chairman:*

Q. You have a further recommendation that where two dependent parents are alive in a pensionable case, that the pension be doubled?—A. In the case of the granting of a pension to a dependent party, where it is a widow, it is simply a pension of \$48. You cannot get a pension for the two, unless the father is incapacitated and unable to work, so therefore, we might assume that doctor's attention was required and medicine and different things before the pension will be granted if the father is alive, because if he is able to work at all and gets an income, the amount he earns is deducted from the pension. He has to be physically incapacitated or entirely unfit to work, before any pension will be granted. It is not to be presumed that two can live as cheaply as one. It is an old story that two can live as cheaply as one but it is a fallacy. It cannot be done, and if you grant that \$48 in the case of the widowed mother who is living, or the father, if he is living alone, in the case of two it should be either increased or possibly doubled, the same as it is under the regulations. In England they grant fifteen shillings a week as a maximum and four shillings and four pence as a minimum. But if the father and mother are living and the father unable to work, the pension of the two should be doubled. I think it is not out of the way to ask for such consideration. You will agree that the statement that two can live together as cheaply as one is a fallacy.

Q. I agree with that.—A. In theory it may be correct but in actual practice it does not work. We hope you will give that matter consideration.

Q. We have come to the end of your recommendations unless you have some addenda or there are some questions by the Committee.—A. In regard to the activities of the Patriotic fund—

Q. Which fund is that?

Mr. GREEN: It is the balance of the Patriotic Fund.

The CHAIRMAN: I think that hardly comes under our jurisdiction.

The WITNESS: I think that completes the evidence unless you wish to ask me questions.

The Witness discharged.

Mr. R. W. COULTHARD and Dr. A. B. LEMESURIER, called, sworn and examined.

Mr. COULTHARD examined:

*By the Chairman:*

Q. Perhaps you have had an opportunity of looking over some evidence given with regard to amputation cases?—A. Yes, sir.

[Mr. John Anderson.]

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Q. Certain points arose which the Committee would like cleared up. You may be able to make a general statement upon them, and then the members of the Committee can examine you—A. Mr. McGuigan in his evidence, as far as I could make out, definitely stated that the whole trouble arose from the condition of his stump and not from the fit or the manufacture of the artificial limb in any manner whatever. I think he made that plain. He is one of the very difficult cases that we have to treat, and that is where the individual element comes into our treatment of the cases. You sometimes find men who are very hard to treat, not only physically but mentally. Those men certainly had to stand much which would cause great mental strain, there is no question about that. As to the number of limbs that this man had made for him, he is undoubtedly correct, because as the stump changed in its condition, he would be given another limb in order to satisfy the particular condition. But I might state that his is a very exceptional case in the history of our branch. I do not think it was he who made the statement that there were five, six or seven limbs for every man.

Q. A statement of that nature was made; it was perhaps on the average?—A. I think it was Mr. Murrell, the other witness.

Q. What do you say as to the average number of legs that are issued?—A. We have treated 2,339 leg cases, and we have delivered out of the factory 4,137 artificial legs.

*By Mr. MacNeil:*

Q. How many were applied from other sources?—A. A very, very small percentage. I really could not tell you, but it is a very small percentage. They were nearly all fitted from Toronto. When the men were brought over, we had certain cases in the old country who got their discharge there, and were supplied there, but that is not included in this estimate. I am referring only to men who were treated at home from the hospitals in Toronto.

*By Mr. Green:*

Q. The limbs that you supplied are all made from wood, from the willow—A. Yes, sir.

Q. In your opinion is that the best possible limb that can be supplied?—A. In my opinion, and having got the opinion of certain orthopædic surgeons in the United States and also in England and France, and our own local orthopædic surgeons, it has been shown to be the most allround, serviceable material from which to make an artificial leg, that is for general service.

*By Mr. Nesbitt:*

Q. Somebody made the statement that the legs you issued here were not nearly as good as those produced in the United States, or as others that could be obtained from private limb-makers. Would you care to express an opinion on that?—A. I would express the opinion of certain officials at Washington to me personally on that matter. It was to this effect, that they were very sorry they had not adopted our system from the beginning, the system that we have operating in Canada. That is their opinion expressed to me.

Q. When you speak of the system, would you explain to the Committee what system you follow?—A. We produce all artificial limbs, and all orthopædic appliances with the exception of one or two, such as artificial eyes and spectacles which we have to buy from outside. But everything else is produced from our own factories and depots. We have in Canada eight fitting depots, as we call them, but they are mostly for repairs and renewals. The original limb has been supplied from the Toronto factory to the men as they returned from overseas, and were placed in the hospitals in Toronto; and from there they were fitted, at least they were treated, and if their stump was in a condition to receive a limb, that is the first limb, the limb was fitted to them. I will not say that the stump was in all cases in a condition to receive it, but in order to help the man out we gave him his limb. He had

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the option of taking a peg leg in the meantime, which very few availed themselves of. They preferred to get the complete artificial limb, if the stump had not properly shrunk it was obligatory on our part to renew many buckets. In some cases, there would perhaps be only one renewal, and in others none at all. That was all due to the shrinkage of the stump, and we were trying to help the men out to the best of our ability, to re-establish him and give him every facility in getting about.

Q. What leg did you originally adopt?—A. The limb that was adopted originally was of the Hanger type. It is an American type. That was accepted, I understand, by the orthopædic consultants after considerable investigation, and it was considered to be the best type of limb, serviceable limb, in the market. We have made improvements, and as a matter of fact for different cases we have different appliances, that is for the ordinary, standard, artificial leg. But there are disarticulation cases, and we have different types for that. For below the knee amputation there is also a different kind.

*By Mr. Clark:*

Q. The complaint was made that the men were not allowed to have any choice of limb, that the doctor dictated what limb he should take?—A. That is quite right. We produce only certain types of limbs. I might state that in England as well as in the United States the orthopædic experts there informed me that they were very sorry that they had had any truck at all with those private manufacturers; they would much rather have started a system such as ours, but it is too late now, as they have gone too far in the matter.

*By Mr. Cooper:*

Q. What is the reason? Is it to save the Board themselves trouble, or is it because in the long run it gives greater satisfaction to a larger number of men who have limbs?—A. That was the opinion as expressed by the orthopædic consultants. It would give them better satisfaction in the long run. Further, it is easier to repair. It would be much easier to make special parts and have them at the various depots, no matter in what part of the country the man is located. It is a very easy matter for him to get in touch with a fitting depot in that district, and the parts are all there, ready to repair his limb in the shortest possible time.

*By Mr. Clark:*

Q. Do you know that it would protect the man himself and the Government at the same time against the blandishments of the agents of private artificial limb-makers?—A. We had a little difficulty in that way, but I think that has been overcome within the last eight or nine months. In fact, we have no difficulty at all.

Q. But at first you had?—A. At first we had.

Q. The man could select his limb?—A. The man could not select his limb, not during my regime.

*By the Chairman:*

Q. Who can tell us just why this plan was adopted? Would Colonel Starr be able to do so?—A. I think Colonel Starr would be the best authority on that.

Dr. LEMESURIER: There were several reasons. I was not here at the time, but one strong point was that in Canada there was no artificial limb industry established as there was in the States.

*By the Chairman:*

Q. They were of the civilian type?

Dr. LEMESURIER: Yes. That was one very strong point. None of the artificial limb companies was national. None of them had more than one branch, and the men who were supplied originally in Toronto and moved outside would have difficulty in getting that particular type of limb repaired.

[Mr. R. W. Coulthard.]



## APPENDIX No. 4

## EXAMINATION OF MR. COULTHARD RESUMED.

*By Mr. Clark:*

Q. You have just the one factory?—A. Just the one factory.

Q. How many fitting depots?—A. Eight, from Halifax to Victoria, scattered throughout the country.

Q. And the spare parts of each one of those types?—A. Yes, sir.

Q. You do the fitting?—A. The fitting and all renewal of legs. The complete legs are made. Renewals are made there. All the depots are in charge of expert men.

*By the Chairman:*

Q. One great difficulty appears to be in fitting the bucket. Have you any improvement at all in view along that line?—A. I don't quite grasp where the difficulty is in regard to the bucket. I did not read anything of that out of the evidence.

Dr. LEMESURIER: No man leaves the factory with the limb unless he expresses satisfaction. He is paraded with the fitter before the doctor, and it has to be satisfactory to both the man and the doctor before it is passed. That is comparatively recent, within about a year.

Mr. COULTHARD: The man must declare himself perfectly satisfied with the fit before he is allowed to take it out, and that is done before the fitter and the orthopædic consultant on the ground.

*By Mr. Cooper:*

Q. Every individual case is different, and there is liable to be shrinkage owing to the stump, or owing to the disease of the bone?—A. Yes.

Q. Another great complaint was the weight of the artificial limb. They claim they go seven and nine pounds, whereas limbs other men have had are three or four or five pounds?—A. The weight of our above-knee amputation limbs will run all the way from four and a half to six and a half pounds.

*By Mr. Clark:*

Q. You have none higher than six and a half?—A. Not in ordinary cases. You might in a case of disarticulation get a heavier.

*By Mr. Cooper:*

Q. That includes straps?—A. Yes. Below the knee it would perhaps run higher.

*By Mr. Nesbitt:*

Q. Why?—A. It has to be made heavier. There is more strain below the knee in amputation cases than there is above the knee. A below-knee stump makes more strain on the appliance.

*By Mr. Clark:*

Q. A complaint was made that you did not have a sufficient number of men who were mechanics enough to fit a limb?—A. Well, I think——

Q. That you were practically training returned men yourself and that the men who were qualified to do it did not have the time to spend on the fitting?—A. That statement is wrong. We have quite sufficient fitters, in fact we had to get rid of some, we did not need them. There was no work for them, and we had brought up returned men, ourselves, taught them in the factory, taught them everything, but they are not experts. They can do a great deal of the work but are not experts.

Q. In your factory in Toronto how many of the men employed are returned soldiers?—A. Discharged soldiers, percentage of total 78 per cent. Of civilians we have 14 per cent.

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*By Mr. Green:*

Q. Are your returned soldiers amputation cases themselves?—A. Not at all. We have a great number of them. Take a man who has to stand, it is rather hard on him if he is an amputation case, but we employ quite a number of amputation cases. We have recently discharged some of the men; we kept a great many over the winter because we thought it would work a hardship to let them go; but now when there is so much work on and they can get positions outside we let them go; but we are not discharging any of the amputation cases.

*By Mr. Brien:*

Q. Do you know the two cases that were here personally?—A. Not personally.

Q. You know of them?—A. Yes.

Q. What percentage of amputation cases that you saw were like these?—A. I dare say we would meet a case like these once every six months.

Q. The one with the arm off said he would not wear an arm that was supplied by Canadian manufacturers; he would not have it under any consideration.—A. It is a curious thing about that case; he was demonstrating with an American-made arm, which I find by our folder here that we supplied him. This was two years ago. He was demonstrating with that, and he made a definite statement in his evidence that it was not of any use to him, he could not do anything with it, and yet that is one of the mechanical hands that he stated we would not advocate. Yet he tells us in his evidence that it was no good, that he could not do anything with it.

*By Mr. Cooper:*

Q. It was the American arm you supplied him with?—A. It was.

Q. It is not the present arm?—A. No.

Q. He is complaining of the present arm?—A. He has never had one issued to him——

Q. I do not think he was complaining particularly on behalf of himself?—A. No. I might tell you that there is no nation in the world that has got an arm or hand that is worth very much. They are all investigating and experimenting to endeavour to get something that will replace to a large extent the lost hand. They cannot do it. Even these cinematic operations have not yet been successful.

*By Mr. Nesbitt:*

Q. What about the factory in France we read so much about, in Lyons?—A. I was not in Lyons, I was at St. Maurice.

Q. Where they fitted them?—A. They fit all varieties there, and there is nothing there, they will tell you, that will take the place of the hand. When Mr. Murrell states that we make nothing that will hold a suit case or a grip, he is wrong. We make a hand with three fingers turned up to hold a grip, but none of the mechanical hands are considered worth much so far. We have our own experimental branch which has been going into this thing very thoroughly, and we have certain types which we are endeavouring to develop now, but I cannot say that they will be successful. Nobody will be able to say they are successful until they are developed.

*By Mr. Clark:*

Q. How did you come to have that arm made in the United States? Was it issued at the expense of the Government?—A. Yes, at that time that was the policy. He made the statement the hand was useless to him.

*By the Chairman:*

Q. He said he could not hold a grip with the hand issued but he might pick up anything?—A. He has never tried our hand. I might say further that we have now [Mr. R. W. Coulthard.]

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instruction classes. We started at the end of last year for the training of one-armed men, to train them in using the appliances we had together with the hooks and one thing and another, and this man that spoke the day before yesterday did not even reply to the circular that was sent out to him, let alone come into the instruction room. so some of them, it appears, do not want to re-establish themselves—at least that is the only alternative that I can see to such neglect.

Q. He was looking forward to training as a commercial traveller, not for any type of livelihood that would entail manual labour. He thought that was impossible. (No answer).

*By Mr. Green:*

Q. You said a moment ago that as the winter was over you were letting numbers of these men out to obtain employment?—A. Yes.

Q. Do you care to express, or have you any knowledge as to the difficulties or otherwise that these men fitted with artificial limbs have in obtaining employment. Is there any prejudice against employing such men?—A. We are not letting any amputation cases out. We are keeping all those, because they would have difficulty, I think.

Q. You think the amputation cases generally would have difficulty in securing employment?—A. I rather think they would.

*By Mr. Clark:*

Q. You have trained them specially for this class of work?—A. Yes.

Q. It would not be of much assistance to them in any other line?—A. Yes, I think it would. Some of these men become very expert in handling the work-arms.

*By the Chairman:*

Q. Do they use the hook or the hand?—A. They can very well use the hook in their work, but we have work-arms to which can be fastened the hook or other utensil on the end.

Dr. LEMESURIER: It is not a plain hook?

The WITNESS: No.

Dr. LEMESURIER: And the work arm and the hook enable a man to do fairly well some things he would not be able to do single handed. It is an aid to the good hand.

The CHAIRMAN: Is the work arm interchangeable?

Dr. LEMESURIER: One type of it is and the other type is not.

The WITNESS: He can have whichever he wishes. He can have the combination or the two separate.

The CHAIRMAN: Is there any further statement you would like to make?

Dr. LEMESURIER: Is it the fact that a man who cannot or will not wear an artificial limb has his pension raised?

Dr. BURGESS: If for medical reasons a man cannot wear an artificial limb he is entitled to a higher pension. If a man refuses to wear an artificial limb I do not know that it is a case of consideration. I do not know of any such cases as that. We have raised the pension because a man, on account of the nature of the stump, could not wear it.

Dr. LEMESURIER: I know that men have come to me complaining that they could not wear an artificial limb, and I suspected it was with the idea of getting an increased pension.

Dr. BURGESS: These cases are investigated by the department and we receive reports before we take action.

*By Mr. MacNeil:*

Q. Is it not a fact that a man would rather wear an artificial limb than get a slight increase in pension?—A. Not everybody.



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Q. Such cases as you mention are decidedly rare?—A. I think they do occur.

Q. Are you aware of many complaints from amputation cases regarding the limbs?

Mr. COULTHARD: We have had very few complaints in the last eight months.

Q. Do you supply limbs with regard to the occupation the man intends to enter?

Mr. COULTHARD: Do you mean with regard to the work?

Q. Yes.—A. We have only certain appliances a man can use.

Dr. LEMESURIER: A man comes to us and he is always asked in regard to that, and the type of arm to be supplied is discussed with him, and if necessary he is referred to our arm instructor and shown the different types of arm and makes his choice.

Q. Would not these rigid standardizations of appliances somewhat react against the man who has another disability coupled with his amputation?

Mr. COULTHARD: The standardizations are being continually changed and improved. Each case is treated as a special case and there is no rigid standardization.

Q. In that case he can secure a limb which he can wear?—A. He can, and he does.

Q. He can make a selection of the limbs on the market?

Dr. LEMESURIER: He cannot purchase a limb outside. As a matter of fact, there has been only one limb that any man has asked for and that is Carnes' arm. When the Military Hospitals Commission commenced supplying arms, so many of these arms were supplied and so few were worn that the issue was dropped altogether, and we did not supply them at all. No other type of arm made by a private firm has ever been asked for, to my knowledge. We make, I think, a better selection of arms than any private firm.

Q. Do you meet many who find it impossible to wear the artificial limb?—A. We find a good many who do not wear it because they cannot use it. Some wear it for appearance only. You cannot blame a man who leaves it off altogether. Some men wear it and some don't. A short arm stump does not give an arm much use, except to fill the sleeve.

The CHAIRMAN: We have Mr. Dobbs here, who is charged with the training of men in the use of artificial limbs. Perhaps the Committee would like to hear a word from him as to what process is adopted. It might be interesting.

Witnesses retired.

Mr. W. S. DOBBS called, sworn and examined.

*By the Chairman:*

Q. Would you just tell the Committee what your method is?—A. Last fall, it was decided by the authorities in the Department of the S.C.R. to re-organize what is called functional training for amputation cases. This applied specially to arm amputations because it was realized that very few men were wearing the arm because they did not know how to use it. So instructors were chosen in Toronto last fall, all amputation cases themselves. They were specially trained, and placed in seven different centres in Canada, at Halifax, Montreal, Toronto, Winnipeg, Calgary, Regina and Vancouver. This work is going on now, and we have had excellent results with the men we have trained. The men have not come in quite as well as they should have, but with the men we got hold of and trained we have had excellent results. They are able to use the artificial arm in a great many different ways. Each arm case gets a month's course in training. He is taught to use all the ordinary tools, for example, a hammer, saw, chisel, plane, brace-bit, the square and a pencil for ruling

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We also give a certain amount of billiards as curative treatment. In the leg amputation cases, we give them a two weeks' course, walking exercise to correct improper methods of walking. Then we teach them to go up and down steps, up and down an inclined plane, and games like Badminton, punching the ball, swimming and exercises of that kind which make them forget the artificial leg, and helps them to move round and acquire confidence in the use of the limb.

*By Mr. Nesbitt:*

Q. Would you give them longer than two weeks if necessary?—A. We find that two weeks is about all that is necessary. In some few cases we have given as much as three weeks for legs and one month for each arm case.

*By Mr. Brien:*

Q. What arm are you wearing yourself?—A. The Government arm with a detachable hand. There are several types of arms issued. This is what is called the rotary arm. I have the ordinary dress arm which comes right up the arm and is strapped on the shoulder with a strap across the back. The thumb is operated from the other shoulder. The hand is detachable, and you can attach any appliance you want. There are several types of hangers which can be used. All the different appliances are attached here (illustrating) and can be used for working purposes.

*By the Chairman:*

Q. It is with those appliances that they use the tools?—A. Yes. It has a standard socket, and the different hooks are attached to it.

*By Mr. Nesbitt:*

Q. You can use your thumb?—A. Yes, the cord goes across the back and the loop from the shoulder to here (illustrating).

Q. You do that instructing without charge?—A. The men are on vocational pay and allowance.

*By Mr. Clark:*

Q. How many have you given that course to?—A. I do not know the exact figures.

Mr. COULTHARD: There is only about 10 per cent of those to whom notice was sent. Less than 10 per cent have taken advantage, and every man was notified.

Dr. LEMESURIER: Several times.

*By Mr. MacNeil:*

Q. Would it be possible for the boy who has already taken vocational training to leave it for your training?

Mr. COULTHARD: Yes, we arrange that to allow him this extra month.

Mr. DOBBS: We have also arranged with the employers for the men to get away to take the extra training.

*By Mr. MacNeil:*

Q. Can you carry a grip?

Mr. DOBBS: Yes, I have carried a grip, not with this hand. It hangs on these three fingers. It is easy enough to carry a grip.

*By the Chairman:*

Q. Your arm is a five-inch stump below the elbow. What about the man whose stump is above the elbow?

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Mr. DOBBS: We issue to every man the Canada convertible arm, fitting closely over the stump, with a steel attachment which I believe is the invention of Col Starr, with the hand on that. The steel is strong enough to carry a grip, because I have seen it done. The instructor in Calgary has only two and a half inches of stump, and he works, and does everything with the different tools and carried on instruction work. We have men trained by us who are on the farm in Manitoba, in Saskatchewan and in Alberta, who are carrying on very well, doing farming work.

*By Mr. MacNeil:*

Q. Do you find that in wearing an artificial arm there is much wear and tear of the clothing?—A. Not for me, but I believe the men wearing the Canada convertible arm are complaining about the tearing of the lining in taking off and putting on the coat. But that we hope to overcome.

Q. What about leg amputation cases?—A. There are different types of control. There is the Smith control which goes over the knee and it has a tendency to wear the trousers.

Q. Are there not certain times when they have to discard the limbs and are forced to wear crutches?—A. Not if the stump is healthy, unless in the very hot summer when there is a good deal of perspiration and the stump is inclined to chafe.

Q. I have seen some men who were obliged to discard their limb.—A. If the stump is in a perfectly healthy condition, there is no reason for that. I have known a dozen cases of men who have put on the artificial leg in hospital and never taken it off.

Q. If he is a heavy man?—A. If he is a heavy man it is a good deal harder on him.

Q. Do you find any prejudice among the employers against engaging the services of men with amputations?—A. Yes, a great deal, especially arm amputations.

Q. If a man has been engaged in manual labour all his life, does he face extreme difficulties?—A. He faces great difficulties. He is up against it very much. It is harder on him than the ordinary man, because there is a great prejudice against the employment of arm amputation cases in anything outside of purely office work.

Q. And he is seriously crippled?—A. Very.

Q. Do you know of men with amputations who have other disabilities that prevent them from engaging in sedentary occupations?—A. Of course they are so much more handicapped. I had one peculiar case in Toronto, an arm amputation below the elbow. I had the greatest difficulty in getting him employment in wiring. He can do the work, perhaps not quite as well as a two-handed man, but fairly well. I stayed with him and got him on.

Q. Take the condition of Mr. McGuigan who was here the other day. He is an amputation case and at the same time has a disability which prevents him from taking indoor work. Do you meet many such men?—A. Not very many. Most amputation cases are simply with that disability and have no other complications. That is rather a rare case.

*By Mr. Nesbitt:*

Q. What did you say you taught that man?—A. Electric wiring.

*By Mr. MacNeil:*

Q. Do you find that leg amputation cases are put to added expense in transportation and many other things besides, clothing, and so on? Do they not have to incur a great deal of extra expense compared with the ordinary individual?—A. In travelling do you mean?

Q. Yes.—A. Not so far as I know.

Q. They cannot walk very far?—A. Oh, I see what you mean. I suppose they would. There are cases who do walk long distances. There are cases of men who have gone on the farm. There are very many of them.

[Mr. W. S. Dobbs.]



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*By the Chairman:*

Q. The average?—A. They cannot get round so well.

*By Mr. MacNeil:*

Q. I am referring to the plea made by the amputation cases themselves that they have so much added expense that they should receive a special allowance in the matter of clothing, transportation and other expenses.—A. Of course there is a certain amount of wear and tear on the clothing. There is bound to be and the other incidentals too. They cannot get on so well.

Witness retired.

The Committee adjourned until Friday, the 23rd April, at 11 a.m.

COMMITTEE ROOM 436,

HOUSE OF COMMONS,

FRIDAY, April 23, 1920.

The Special Select Committee on Pensions and Civil Re-establishment of soldiers met at 11 o'clock, a.m., the acting chairman, Mr. Nesbitt, presiding.

*Other Members present:*—Messieurs Arthurs, Béland, Bolton, Brien, Clark, Cooper, Copp, Cronyn, Green, Lang, MacNutt, McCurdy, McGregor, McGibbon, Morphy, Power, Redman, Ross, Savard, and Tweedie.—21.

Mr. C. WACE, called, sworn and examined.

*By the Acting Chairman:*

Q. You are going to give us some information with regard to the orthopædic and also the tuberculosis end of the examination?—A. Yes.

Q. Make your statement as concisely as possible before the Committee?—A. With regard to the question of the orthopædic and surgical appliances in British Columbia—

Q. First, what is your business, and what knowledge have you of these things?—A. When I was overseas, it was during the last year I was in England in one of Sir Robert Jones' orthopædic hospitals in Bristol and had charge of the workshops, and came in touch with a good deal of the orthopædic work and I had men under me. When I came to British Columbia I joined the department of the S.C.R. In the early part of the last year I was put in charge of the factories then going into this work in Victoria and Vancouver. A few months ago an assistant was appointed to look after Vancouver, and I principally do the work now in Victoria. There are a few figures which may be of interest to the Committee with regard to the work that has been done. I will give them as shortly as I can. The essential part is this: that if we compare the number of appliances that we have issued in January, February and March of this year, compared with those in January, February and March of last year, we have increased the output by the sum of 906. Speaking generally, I think the men are well satisfied with the appliances they get. Now and then, we do get the most difficult things to manage in the way of amputation of stumps, on account of the position of the scar, but I am in very close touch with the secretaries of the Amputation Club of British Columbia both in Victoria and Vancouver, and they bring me in any reason-

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able complaints that come along, and I think I may say that we have had extremely few, especially lately. We are perhaps especially fortunate in Victoria in that the chief limb maker there lost both legs below the knee and has been wearing two artificial legs for fifteen years, and consequently is an extremely valuable man in dealing with these things. The second assistant is a man trained in the Toronto factory, who lost his left hand. He was a mechanic before the war, trained at Toronto and came to us, and he is doing very good work now, and is able to use his artificial limb and hook remarkably well. I do not think there are any other facts with regard to the orthopædic department.

Q. You do not have many complaints?—A. No. I think I get all of them right who do come, and there are very few.

*By Mr. Brien:*

Q. You say you have a good deal of trouble with some of the stumps. Could you explain the nature of it?—A. It is the result very often, I think, of the circumstances under which the amputations may have been done. There is a danger always of septic trouble following many of these amputations, and I am very anxious not to advise men to have further amputation when they have had three or four already, the situation of the scar with relation to the ends of the bone, or the fact that one bone below the knee is a little too long—questions of that sort crop up, which give rise to trouble, but which has to be got over as far as we can mechanically. But in this case the fault is more in the amputation than in the bucket. We never hesitate and the orders are quite clear from the head factory to give a man a fresh bucket or to alter it or to do anything he asks, provided we can give him a fit.

Q. I did not think they attempted to fit the limb until the stump was healed?—A. The stump is healed, and even then we do meet with troublesome scars due to a second wound. There is sometimes a bad scar and perhaps a second scar above the amputation and such a case is difficult to get over, and we cannot get over it unless we amputate much higher up.

*By the Chairman:*

Q. There was some complaint that the appliances you used were not up to date—that is that the appliances the Government used were not up to date—and that the men might do better by being allowed to make their own choice. You have standard appliances, as we were told yesterday by the witness from Toronto. What have you to say with reference to that?—A. In the latter part of my service in England I was in Roehampton, and also at the limb factory at Cardiff. As far as I am competent to judge I think the legs are satisfactory. I think the arms are as good as any arms I have yet been able to hear of, but I do not think that in any country yet, anything like a perfect arm has been brought out.

Q. But you think they are as good as you can get?—A. Yes.

The CHAIRMAN: Mr. Wace has some tables here showing the extent to which this business has been carried in Vancouver and Victoria. Would the Committee like to have them on record?

Mr. TWEEDIE: I move that they be placed on record.

*By Mr. Cooper:*

Q. This covers British Columbia?—A. Yes.

Mr. COOPER: I second Mr. Tweedie's motion.

Motion agreed to.

[Mr. C. Wace.]

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*By Mr. McGibbon:*

Q. What are these tables in reference to?—A. The number of different appliances that have been given out in British Columbia and the increase from time to time from quarter to quarter.

*By Mr. Arthurs:*

Q. We had a witness who had an amputation of the left arm. I asked him why he was not wearing an artificial limb. He said it was very unsatisfactory. What has been your experience in that regard? Take an amputation of the arm and a fair stump, what proportion of men having that amputation are successful in wearing that arm?—A. I could not give you exact figures. My experience is that if it is a fairly long stump, with what we call the working arm—that is the leather bucket with a hook, and a new Star arm—that many of them are doing pretty good work.

Q. What proportion of the patients, or what amputation cases are wearing such appliances, speaking generally? Would you say 50 per cent?—A. I should say quite that. Sometimes they leave it off for a little bit, if they are not working, and they leave it off because they do not care to carry about an artificial arm simply to fill the sleeve. A man may be wearing it during the day and take it off when he gets home.

*By Mr. McGibbon:*

Q. When you fit a man with an artificial limb, say a leg, how long do you figure it takes for him to get used to that?—A. That is a very difficult question to answer. They varies enormously. Some men will pick up in almost a day, whereas others will take three or four weeks. It depends very much on the character of his stump, the height of the amputation and so on.

Q. What I have in mind is, do these men during the period that they are getting used to wearing an artificial leg, get any increased pension or any allowance?—A. They get an allowance.

Q. Do they get an increased allowance? I think a man is more or less handicapped when breaking himself in.—A. A great many of these cases are in the hospital.

Mr. MCGIBBON: A great many are, but not all.

*By Mr. Arthurs:*

Q. Are they retained on the strength of the S.C.R.?—A. We make it a rule that until he is satisfactorily fitted, he remains on the strength.

The CHAIRMAN: Now go into the tuberculosis question.

The WITNESS: May I be permitted to explain that I had no notion when I came to Ottawa that I would be asked to give evidence before the Committee; so, if I am wanting in certain facts I must ask the indulgence of the Committee. I am only speaking on this subject as we see it in British Columbia. It may seem strange that I should be called upon to speak in regard to the tuberculosis department, but some years ago I took this matter up there and it has always interested me very much. I would like to point out first that we notice a very decided tendency on the part of disabled men, whether they are suffering from gunshot wounds in the limbs, whether they are neurasthenics or tuberculous cases, to gravitate to the warmer climate of British Columbia. If I may, I should like to quote one or two figures which appeared sometime ago in one of the Government periodicals with reference to the number of tuberculous cases under treatment. They are to be found in the Medical Report of the Departement of S.C.R., Volume 1., No. 2:

“The total number of cases of tuberculosis which have been treated up to the present is approximately 6,000.”



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That was at March 31, 1919. The condition on discharge is shown as follows: "Apparently arrested 12 per cent.; quiescent 9.3 per cent.; improved 41.5 per cent." Then there is a small number of non-tuberculous, and a number of which there is no record. The point I want to draw attention to is that according to these figures we have apparently arrested 12 per cent, while the quiescent and improved amount to 50.8 per cent. Leaving out other details, the point I wish particularly to make is that 12 per cent are apparently arrested. The quiescent and improved consumptive is, to my mind, in a very difficult position, for he is discharged at a time when the disease is simply quiescent. We cannot speak of him very well as a cure. I understand that there has been some evidence on the point that there is a tendency to refuse treatment. I am not altogether surprised at that. One might say that if we kept the consumptive in a sanatorium long enough we would get a greater proportion of cures. The matter is more a question of human nature than anything else. A man goes to the sanatorium, he is placed under treatment, and he does a certain amount of work. It is good for him, but I do not think that at present we attach sufficient importance to the fact that that work should be something that would be of considerable value to him afterwards. He regards his work as part of the treatment while he is in the sanatorium. The opinion I hold myself, and I think it is borne out by a good deal of evidence, is that in many cases, not in all, once a tuberculous patient, always a potential tuberculous patient. Give the man adverse conditions, let him get influenza, and he is in danger of becoming an acute consumptive. It would be interesting, but I have not the figures, to know how many tubercular patients who have been through a sanatorium, are now carrying on and doing good work. I happened the other day to come across in an English journal a statement which struck me as rather important. Speaking about that very question, Dr. Batty Shaw quotes this statement that eleven cases entering the institution in 1905 had one lobe of the lungs affected with tuberculosis, as proved by the presence of tubercle bacilli in the sputum. The statistical report went on to show what happened to these cases in subsequent years. At the end of the following year 8 cases were well and able to work. All that could be found out about the remaining 3 cases was that, at any rate, they were alive. Details are then given of the result of the injury into the condition of these same 11 cases at the end of 1912. Not a single case was reported "well and able to work," but as 8 of the total number could not be heard of at all, no deductions could be made from this fact. Of the remaining 3, one was reported "as alive", 2 were dead. Dr. Batty Shaw goes on:—

Curiously there was another set of 11 cases admitted into the same institution in the same year, 1905. In these cases lobes of the lung were involved instead of one, and tubercle bacilli were present in the sputum. At the end of 1906, 8 of them reported "well and able to work", 2 of them reported merely "alive"; 1 had died. In 1912 only 1 was "well and able to work"; 2 were merely "alive"; 7 were dead; 1 was lost sight of.

I wish now to refer, with your permission to a report which I have here, a departmental report. It is the report of the Inter-departmental Committee appointed to consider and report upon the immediate practical steps which should be taken for the provision of residential treatment for discharged soldiers and sailors suffering from pulmonary tuberculosis and for their re-introduction into employment, especially on the land. It is a report which appeared in England in August last year. Sir Robert Philip, president of the Royal College of Physicians, Edinburgh, and Professor of Tuberculosis in the University of Edinburgh, states:

"Sanatorium statistics, stated broadly, went to show that within four or five years some 50 per cent of cases apparently arrested had relapsed, even when care had been taken in the selection of patients for admission and treatment had been regulated with the individual precision possible at such sanatoriums as Frimley or the Royal Victoria Hospital. He was appalled by what was

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occurring in relation to the more limited course of three months' sanatorium treatment now usually meted out to subjects of tuberculosis, all and sundry, under the Insurance Act."

One naturally would ask one's self, does one's own experience confirm this; and certainly, since I have been in this country, since the latter part of 1918, I have been rather startled by the number of men who have begun to show signs of going downhill again. One naturally asks what is the reason, and I think it is this: we have attached too much importance perhaps to the sanatorium and too little importance to the after life of the patients. That is where I feel the pension question comes in. I regard the sanatorium as the first step only in the treatment of a consumptive. We cannot say that the disease is permanently arrested in less than two or three years. Possibly, I may be taking a grave view of it, but then I have reason to do so. When a man leaves the sanatorium, my experience has been very often, not so much lately, that he is advised to go out and get a light job on a farm. I think that this mythical idea of a light job on the farm should be exploded. There is no light job ordinarily on the farm. This report is very clear on that point. This is another departmental report:

"The evidence shows that agricultural work, training for which has been unduly emphasized in the past, is not generally suitable for those who have suffered from tuberculosis." Or again in the words of Sir G. Sims Woodhead and Dr. P. C. Varrier Jones:

"If there is one form of occupation more unsuitable than any other for the consumptive it is a job as an unskilled labourer."

That may seem at first a somewhat startling statement, but it is borne out by those able to judge. Many of those men have no inclination really for the land. They have to be out in all weathers. Some work as labourers, and practical experience goes to show that they do not do so well. The payment of men who are taken from the cities and put on the land is not sufficient to provide them with the extra things that the ordinary consumptive requires after he leaves the sanatorium. He requires better food, better clothing, and better housing, and things of that sort to make him really comfortable. There is another point with regard to that which I should like to mention. In the Inter-departmental Report it is stated:—

"The whole question of the employment of the tubercular ex-service man is, as we have stated several times, one of the greatest difficulty. Generally speaking, the alternatives are only two. Either after a period of sanatorium and possibly colony treatment and training, the patient proceeds to a village settlement, or in some similar ways resumes employment under specially sheltered and favourable conditions; or else he returns home and takes up employment under the ordinary conditions of the labour market. His disease from that moment usually begins to re-assert itself, his condition becomes steadily worse."

I think that is a very important point. We cannot too often emphasize it. He must have freedom from those anxieties and sufficient money to live on to free him from all immediate anxiety. We come now, I think, to the consideration of this question from the point of view of the patient and his chances. With regard to that I think I have said enough. I have indicated that I take rather a serious view of the short time tubercular treatment. On discharge from the sanatorium he gets a disablement pension for six months. I say that that pension is not sufficient to clear him from anxiety. He is looking around for work, and it is pretty hard for a man known to be a consumptive to go into a factory where there are other men who know he is a potential danger and do not like it. What is the alternative? I know

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nothing of the conditions in the East, but I do know something of the conditions in the West—and the question, as it appeals to me, is: as well as giving him a pension, and it should be a pretty good pension, can we do anything else to help him? The idea of helping him has been put in this way in Bulletin 32 of the Federal Board of Vocational Education, Washington:—

“For years past the literature of tuberculosis has contained references to the need of some ‘colony’ in which sanatorium graduates might find the environment needed to restore the fullest measure of health. At first the references indicated a vague groping for a solution of problems not fully comprehended. The earliest thought was of the agricultural colony, but it was soon realized that the farm alone was not sufficient. The urban dweller has little inclination to till the soil; nor is it easy for the substandard man to learn a vocation so wholly new as farming. Then, too, experience has proved that many tuberculous people get on better in sedentary clerical positions than in factories. This of course is not because outdoor life is not in itself more desirable and more beneficial than indoor life, but because most outdoor occupations require severe physical exertion, and often subject the worker to undue exposure, to heavy rains, extremes of heat and cold, strong winds, etc.”

With regard to that I would ask you to let me refer to the report of the Inter-departmental committee with regard to this. It may seem a very original idea to bring forward but I cannot help feeling that until we face the need we are running into great danger. In England, in Cambridge, the scheme was started dealing with this.

Here we have the essential idea plainly expressed and it is interesting to read the conclusions of the Inter-departmental report on this point.

“Training colonies and permanent village settlements, together with sanatoria, must be considered as three stages or divisions of a general scheme of treatment, training and employment. First—the sanatorium, where treatment is mainly emphasized; next the colony, where treatment is continued but training is the main objective; thirdly, the permanent village settlement, where permanent employment is afforded, but always under medical supervision. Thus the permanent village settlement will generally form the third stage in the treatment of the tuberculous man. The training colony should merge into the permanent village settlement as the sanatorium does into the training colony.”

The plan shortly is: first, the sanatorium where treatment is mainly emphasized, secondly a place where treatment is the main objective, and thirdly in a village colony settlement. It seems to me that when the man leaves the sanatorium there should be somewhere to go to consolidate his cure where he would be under medical supervision and in that time he could learn a trade suitable to meet his needs as a result of his disabilities. There are dangers I admit, and it is said such a man would be a focus of infection. There is far less danger than with consumptive men going about as at present and running the risk of spreading infection. We had an incident of that a little while ago where a formerly healthy girl living in a house where an ex-consumptive came on a short visit was dead within three months of acute consumption.

I believe a man should go into a sanatorium with the knowledge that he would step from there into a training place and from there if necessary into a village colony. I believe that it would be better than having the man go right out on the open labour market and have to face difficulties from the start. Personally, I think the men would go. I believe a certain number of men would go. I would make nothing compulsory on anybody. Give every person a chance to perfect the cure. In regard to that we have the evidence of Major Pritchard in the book, “In Comrades of the Great War.” He says:—

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"There would be more applicants for sanatorium treatment if men understood that some form of post-sanatorium training was available, and also a prospect of permanent employment under suitable conditions."

I won't go any further with that but it must be a debatable question. It is a question which can only be answered by the men themselves and I have no means of doing that. With regard to the pension: I feel strongly that the pension of a sanatorium or tuberculous man should be graded on as high a scale as possible. The statement in this regard is of importance:

"During the period of a man's stay in a sanatorium hospital, or training colony there can be no doubt, in our view, that the present system of paying an allowance to him at the full pension rate should be continued. The payment of this allowance is subject to a deduction of 7s a week as a set-off against the cost of the man's maintenance in the institution, which, it may be noted, at present ordinarily costs from £2 to £2 10s. a week.

"Further, the question then arises what is to be done as regards the payment of a man's pension upon leaving a sanatorium or training colony. We are aware that objections may be urged against any apparent differentiation in the matter of pensions between an ex-service man suffering from tuberculosis and one invalided for some other disease, or for wounds and injuries; but we would point out certain features of his condition which call for special consideration in the assessment of pension. His working capacity appears greater than it actually is; he is rarely able to do a full day's work; there are many days on which he is unable to work at all; his opportunities of obtaining employment are considerably reduced by these two factors and also by the objection of employers and workmen to have a "consumptive" in the place.

"The importance of an adequate pension will be appreciated when it is remembered how largely the effective treatment of the disease depends upon the ability to provide a generous diet and upon the removal of every source of worry.

"Finally, when the ex-service man consents to sever his connection with his former life and associates, to embark upon a new career in a strange environment, and to submit for the future to the necessary restrictions attached to residence in a village settlement, he may justly be considered by the state with greater generosity than the man who declines to accept this treatment, advantageous though it would be both to his own health and to the community.

"On these grounds we recommend full treatment allowances during residence in a sanatorium or training colony, and full pension for at least one year after this, irrespective of whether the man enters a village settlement or returns to his former life. At the expiration of this period he should be re-surveyed and the pension assessed according to his disability, but never at less than 50 per cent. An addition of 20 per cent up to the maximum disability rate should be added to the pension of a man who has taken up his residence in a permanent village settlement for so long as he remains there."

That is as shortly as one can deal with it. I feel that the thing we want to get at is, if possible, to give these men a long course of treatment under medical direction. How far it is practicable I don't know, but I believe it would be practicable up to a certain point in British Columbia. I know nothing about the east. I would like, if I was not trespassing too long on the time of the committee, to refer to the badly disabled man as I see him. I am in fairly close touch with these men.

*By Mr. Lang:*

Q. Before you leave the tuberculars I don't think you have dealt sufficiently with the question of occupational therapy.—A. Yes, sir. Perhaps I don't emphasize it

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sufficiently. At present occupational therapy where it is obviously a treatment has been taken by the man just as he takes his medicine. If it was advanced and dignified as learning or another profession or trade and the man had the knowledge that he was profitably engaged in working out that trade I think his work would become much more beneficial than at present. Unless a man is totally disabled he ought to be at work of some sort. But a man will not do that work unless he sees it is leading to something and sees some dollars coming in for the work he is doing. Otherwise he will regard it as medicine and nasty medicine at that.

*By Mr. Brien:*

Q. Are there many remunerative occupations they can carry on while in treatment?

*By the Chairman:*

Q. Have you any suggestions that you can make as to what occupations they might be taught in the sanatoriums and carried on in future life?—A. I would sooner not say. I hardly know enough about the local conditions to say what even would be in British Columbia and Victoria a profitable thing to do, but I believe they can be found.

Q. I was wondering whether you had any suggestion to make to that?—A. Toy-making is one of the most important. It is light, remunerative and interesting work.

*By Mr. Brien:*

Q. Clay modelling would not be heavy work?

*By the Chairman:*

Q. Your recommendation is in short that after being treated in a sanatorium a man should be taken care of for a certain period and then put in a village community?—A. If he so wishes.

Q. And that work of some kind should be found for them?—A. Yes, sir, until they can be absolutely assured that their disease is arrested as much as it is possible to be.

*By Mr. Cooper:*

Q. You have made a study of the tubercular situation I understand?—A. Only so far as it came into my work thirty years ago and since.

Q. In your opinion should the state make any difference between a man who acquired tuberculosis on active service or whose condition was aggravated by service? Should there be any distinction as far as the patient is concerned or his pension? That is between the man who has acquired tuberculosis so far as medical opinion can tell in the service, or the man who had the pre-disposition of that disease before enlisting?—A. The man who had pre-disposition inherited that from his forefathers and he can't be penalized for that. Those men were taken into the army as fit men. You can't hit a man because his father or grandfather had it. I don't think we inherit consumption but we inherit some of the pre-disposition to contract the disease.

Q. In other words you think they should all be treated the same?—A. Yes, sir.

The CHAIRMAN: Any other questions with reference to tuberculous treatment? If there are no other questions the witness will now deal with general disabilities.

WITNESS: If I might preface what I have to say by pointing out that in my capacity of looking after orthopaedic work in British Columbia since I returned in November, 1918, I have been responsible for almost all the surgical work in the hospitals of Victoria. I come across a great many men and get into intimate acquaintance with them. A great many badly crippled men are migrating to British Columbia. The man who had a gunshot wound in the arm or leg or is suffering from some

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paralysis finds that a temperature of 40 below zero is not desirable. I recently came across men there from as far apart as Nova Scotia, Toronto, Winnipeg and Calgary, all of whom have come West for some reason or other. Recently in a hospital I came across a man who came from Winnipeg. He wrote to me complaining of the pain that he had suffered, which all of them suffered more or less. He says further:

"I used to march up and down the corridor, after being outside, nursing my hand and cursing the climate and everything that kept me in it. As a considerable number of the men there have had more or less severe nerve lesions you can understand that there have been a number of cases of freezing. I myself unconsciously froze one of my fingers in 1918, which was a mild (?) winter. You know what it means for a man who has practically no feeling in his arm or his leg to be out in weather thirty or forty below zero. The result is the fellows don't get the fresh air they need, and their health gives out. Take my own case for instance. I have been back two years next July and I am not half as fit to take up the civil occupation I intend to as I was when I first came back and it is not for the want of good treatment, for I have always had that, but because I have been fighting a hard climate. The rheumatism that is keeping me crippled up now would never have got hold on me in a mild climate. I was hardly able to venture out of the ward from November, and when I did the cold stiffened me up so that I generally had to go back to work."

He then goes on to point out the difficulty of a man moving his wife and children and the expense that it means to him when he has to move. He says further:

"It seems a shame that men should have to go through what they have in the older parts of Canada when it is unnecessary."

I notice, too, that it is not only these cases of gunshot wounds that are coming out there, but we are getting the neurosthenic or shell shock cases. I think there is a little desire on the part of doctors on the prairie when a man doesn't get better there to recommend a warmer climate.

I should like to bring forward one case which I have seen a good deal of, as I know the man intimately. He happens to be rather a friend of mine. He got a gunshot wound in the head in France. His wound healed up and he rejoined the service in Canada. He had an epileptic fit. He was discharged from the army and took a vocational course in clerical work. Again he had a fit and had to give that up, having been on a farm and was not able to stand the indoor occupation. I first came across him when he had been picked up on the street in a fit. While in the hospital he was perfectly well. He went out to work at Penticton and because of the excitement he had another fit. He wrote to the paper, the Victoria Colonist, in March of last year as follows:

"Let me explain my own position. Before the war I was farming my own quarter-section in Alberta. More than three years ago I received a bullet wound in the head. When my wound was healed I rejoined the army, being subsequently discharged as medically unfit. Since then I have been under treatment, and have taken a vocational course to try and earn my living as a clerk, but I have now come to certain definite conclusions:—

"(1) I cannot hope ever to be the man I was in 1914.

"(2) I cannot compete in any work with the normal worker.

"(3) I cannot return to my quarter-section in Alberta with any hope that I can again take up farming by myself.

"(4) I cannot stand the noise and hurry of a town.

"I want to do such work as I can and not live in idleness. I know that if I am at suitable work I am better and happier, and that a quiet life in the

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country suits me best. I will not accept charity. I think that the country for which I fought should provide such help for me, and for those in a similar condition, as will enable us to do useful work and to support ourselves.

"It is hard for us to 'carry on.' Our lives in some cases are wrecked, and we have little to look forward to. Many of us can, now, never hope to marry or have homes of our own. We do not wish to appear to complain; we knew the price we might have to pay when we joined. But we do believe that those for whom we have fought and suffered should now give us a square deal. We were prepared to give everything for you. Will you grudge us this return?"

That letter was published in the Victoria paper on March 15, 1919, and that was after I had come across him, but he published the letter without referring it to me. We see a good many men of that type.

MR. BRIEN: I would like to ask the witness what pension that case is getting?

WITNESS: He is receiving 60 per cent or \$36 a month. He is a single man, and ordinarily lives in lodgings and gets his meals out. I have a note here that on 23-20 "he was considered unfit to compete in the open labour market." No employer could take that man because he could not stand the stress of work, and I don't think he could hold down a thing of his own when liable to go down in an epileptic fit.

*By Mr. Morphy:*

Q. Have you any opinion as to what his classification should be?—A. Yes, I can give you that in a moment or two. I have a little calculation here, based on allowing this man, who is about 30 years old, and allowing that his pension would be \$60 a month. At twelve months that would be \$720 a year and for 30 years before he dies it would be \$21,600. At the present moment I don't see what work that man can do in the open labour market, and he is willing to work, and he asks for work which he can do. I would not give that man a full pension, because if he received one there would be no incentive for him to work. Working is the best thing for him if this work is done under medical supervision and direction.

Now come to the third alternative. We must face the fact that we must provide employment for a certain class of men under the right conditions so that they are able to carry on.

*By Mr. Power:*

Q. Where?—A. I make some suggestions. They were put into force in England by the Village Centres council. This council was started as a philanthropic work. They do things like that there. The men who started it include the present and ex-director of medical services of the army, and men like Sir Robert Jones, Sir Frederick Treves, Major General G. L. Foster, Sir George H. Makins, the D.A.G. of the C.A.M.C. and the D.G.A.M.S. of New Zealand and South Africa.

Q. There is no great complaint, I think, about our sanatoriums.—A. It comes back to the proposal to have some village community in which factories can be provided in which these men can work. You can't take men with severe amputations and other serious disablements and expect them to hold their own in a city. What is more the employer is not going to employ these men.

By Mr. REDMAN: Is this plan working satisfactorily in England?—A. I can't tell you, sir, but I only throw that out as a possible solution of the difficulty.

*By the Chairman:*

Q. You would deal with disabled men in the same way as you would with tuberculous patients?—A. Yes, but of course not at the same place. But I would try and provide them with a house and the work to do. A man ought to be provided with facilities for doing the work that he can do and a home in which he can live.

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Q. That would require a sort of paternal oversight. What form have you thought of to work that out? The D.S.C.R. is doing some good work along that line?—A. Put the onus up to the Pension Board, that if the man is able to do some work he shall be given facilities by the board to do that work. Work in the country should have preference. He should have a home and work provided and he should draw wages.

*By Mr. Power:*

Q. Would you suggest that we establish schools of that kind? It would be most depressing I imagine to have tuberculosis and amputation cases together?—A. I would not put them together.

Q. But it would be a community in which there would be a large number of "crocks," and I would imagine that that would be depressing?—A. My experience is that the man is depressed when he is put up against the normal work.

Q. You would have a factory where you could employ all classes?—A. I don't say one factory but two or three small factories, as many of the men can only do two or three hours work a day. But it is better to give them that work than a full pension.

*By Mr. Redman:*

Q. What would that cost?—A. I don't care about the financial aspect of it.

*By Mr. Power:*

Q. It comes to the same thing as a soldiers' home with work?—A. I am arguing against putting up a home for cripples.

Q. Then I should imagine that this thing would develop into a kind of soldiers' home with work such as is now being done in vocational classes?—A. Yes, sir.

Q. Would there be more than one factory in your community centre, because you could not place a large number of amputation cases in a boot and shoe factory could you?—A. Why not, sir.

Q. A number of them would not wish to do boot and shoe work?—A. No, but I think—

Q. But many would be unable to do it?—A. If they had arms off, yes. I can see that there are technical difficulties. I am afraid I have taken up too much time of the Committee. I am only throwing it out as a suggestion which could be elaborated upon. You can employ a lot of men in chicken raising, in gardening and light farming. I want to see a man given a chance to work and have a home. Many of these men who are taking vocational training are going to fall back on our hands in the course of five or ten years.

*By Mr. Cooper:*

Q. Are you aware of the suggestion of the Pension Board that a permanent pension be fixed after three years. You said men might come back in ten years?—A. I didn't know that. I think we shall find that many men will come back in a few years. I think a great many will, because we haven't yet been able to estimate the consequences of this war. The South African war was mere child's play in comparison.

*By Mr. Power:*

Q. My objection to your village centre is this: that such an establishment would have to be state controlled and state owned. There would have to be some measure of authority on the part of some one who might be called a superintendent. How would you meet that objection?—A. I should make it purely optional. I should say instead of \$36, give that man a full pension. "We will give you those two offers. One is a full pension and you can look after yourself, and the other is a home in the country with such work as you can do, and that shall be your home. You will not be turned out. You are under medical control for the work you do. They pay you for that work, and otherwise you are a free man in a free village, and you have certain conditions for the rest of your life, and do not have to rustle in competition with the fit man, and you will be looked after."

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*By Mr. Redman:*

Q. Could we hope to get a report from England in the near future as to how they are getting on? Have they proceeded far enough for that?—A. I cannot tell you that. It is going on for a year now.

*By Mr. Morphy:*

Q. Do I understand your proposition in this way, that from the point of view of the men it would be purely voluntary whether they should go there or not?—A. Yes.

Q. Is the time opportune for such village centre, having regard to the fact that most of these men have employment to-day more or less?—A. I think it is time to try the experiment, because we have a certain number of men who are unemployable, and nobody knows how we are to employ them. At the present time they will go to pension. This man is under pension. He is getting \$36 a month, and he is unemployable.

Q. If he wishes to better his financial condition in proper surroundings, he has the opportunity furnished him by the State to go to such and such a place, and take up the employment that suits him?—A. Yes, and recommended him by the doctor, and the only control is medical. He is a free man in a free village, carrying on his work.

*By Mr. MacNeil:*

Q. Take the type of man who enlisted at the age of thirty-five, who had very little education, was a manual labourer and went overseas, and returned without any particular disability, but generally lowered resistance. The labour market is drugged with just such men to-day?—A. Yes.

Q. They are crocks, they cannot receive vocational training, you cannot place them in employment, and they are constituting, I think, the major part of our problem cases?—A. Yes, sir.

Q. What would you do with such a case?—A. I would give him such an offer if he were passed, not by one doctor, but by a definite Board of Control made up by the different departments, so that we could have every bit of information before us before we did anything?—A. If he is medically unfit, if he is unemployable in the ordinary market, he deserves treatment and after care at the hands of the State, or you have to give him a full pension sooner or later, and ask him to do nothing for the rest of his life.

*By Mr. Redman:*

Q. The standard might be improved by shooting right out into the labour market?—A. Some of these men have been kept down by the necessities and by the worry of what is going to happen to a man's wife and children. A man came to me, he had been a miner for twenty-six years, and his education was such that he could only write his name and he was aged forty-six and he wanted to know what employment he could get from us.

*By Mr. Cooper:*

Q. Was he disabled?—A. Yes, but he was anxious to get work.

*By Mr. Morphy:*

Q. Where would you begin your experiment in this line?—A. I should like to see it begun in British Columbia, and begun in a small way by finding out what cases we had, and in a small way it could be tried out with very little expense, and we could find out soon whether we were succeeding and meeting the wishes of the men, and if not it would be a small expenditure, and if we were succeeding we should proceed with it.

Q. What would it be? A small factory with a power plant?—A. Not even a power plant. It would require three or four houses, with another house in which the

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workshop would be placed, and start them off with carpentering work, and perhaps a little chicken ranching and gardening. You could employ half a dozen or a dozen men under those conditions, and it would have a curative effect up to a certain point, and possibly we could place some of them out into the world again in two or three years.

Q. The expense for that start would be inconsequential?—A. I think quite.

Q. About how much, for what you have detailed, about \$40,000?—A. Oh, good heavens, no. I was not thinking of anything like that. I was thinking of \$5,000 or \$10,000. You would not want much.

Q. For \$10,000 you would build how many houses?—A. I am afraid I could not tell you that. I am not sufficiently experienced in that matter. I would put such a scheme before the men and say, "Would you like to try it." You could try that scheme, and if it was not a success you could sell the building, and we would not be worse off than we are now.

Q. If the Government wanted to try it, what would be the method of operation? Would it be through you?—A. No, I think through the Pension Board. If you provide for disabled men I think it is a pension question, and the Pension Board should take it up. These men are practically discharged from the S.C.R. Their treatment is finished, but there is no occupation in which they can engage in the present state of the labour market.

*By Mr. McGibbon:*

Q. What advantage would your scheme have, taking into consideration that your object is to get the men back, absorbed into industrial life?—A. I think the man I am speaking of will never, or very rarely be absorbed.

Q. Taking that into consideration, what advantage would that scheme have over one of giving the soldier a decent respectable pension, and let him look after himself and family and put the responsibility on him? Give him the means to do it and let him develop his own initiative.—A. My experience is that the man who has been very badly damaged has to a great extent lost his pluck, and if you give him pension enough to keep his wife and family he will sit down and be a non-productive man, and he would ultimately become a grouser. He would simply wander about grouching, and he would say "The price of food has gone up, and I want a bit more pension." I think work is essential if a man wants to keep a healthy mind and body.

*By the Acting Chairman:*

Q. That is the basis?—A. Yes.

WITNESS: I think employers would not take badly damaged men into their employ. They could not afford to do it, and these men could not run a business of their own.

Q. They can undertake employment similar to what the State would give them?—A. In my proposition I think they would have the advantage of the State co-operative help. Many of these men can work for three or four months, and then they have to lay off for three or four weeks, and they have to provide for the interregnum.

Q. They could take up some employment along the line suggested by Mr. Mowat of Parkdale, where they could work two or three hours a day and have their own home, and put on the man himself, his wife and children the initiative of developing his own home and himself?—No answer.

*By the Acting Chairman:*

Q. You could add to the suggestion that he be paid a certain amount for the work he does in these places. He could get paid for that work on a piece basis?—A. I should certainly advocate that if a man would go there first of all and receive a certain

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pension, and as he could do work he would draw wages; that is the essential thing. He would have to work in order to be paid, and his pension would diminish as his wages would increase.

*By Mr. Morphy:*

Q. Is it not quite possible to work both schemes in this country, the scheme of personal initiative as suggested by Dr. McGibbon, and the other scheme of a place furnished, where a man who had no initiative could go?—A. Yes, but in the second scheme a man would have an incentive if he drew wages and knew the balance in his bank was dependent upon his efforts. I see no objection to the two schemes, I would give every man a chance if possible. I would give the badly crippled man every chance.

*By Mr. MacNeil:*

Q. How would you deal with the neurotic cases under such a scheme?—A. I believe in some of those neurotic cases, if they were taken away, and first of all put in such a place along with other men for two or three months, and told that as they improved their wives would join them and they would have a happy home, that in a few years you would turn them back happy useful men, but you would not put them in that condition if they were placed in convalescent homes and then turned out. Some will pull out all right, but with many of them the strain is too great and they would go down hill.

Q. The man on whose behalf you cannot obtain a pension, it is hard to define his disability, yet the practical experience is that we cannot obtain useful employment for him. It seems to be a general breakdown, lowered stamina and he is of such an age that you cannot educate him, if he were eligible for education, and he has not a rudimentary education which would in any event make such training successful. Would you include such men under such a scheme?—A. Yes.

Q. In spite of the fact that they have no pensionable disability?—A. Yes. I would put it in this way:—

“1. To aid the restoration to health of mind and body of those who have been disabled in the war.

2. To hasten and consolidate their recovery by a carefully graduated system of mental and physical work carried on under ideal conditions in this country.

3. To so provide, that the patient during this time of prolonged treatment, if such is necessary, shall not be dependent on charity or the philanthropic employer of labour, nor be exposed to the anxieties and worries inseparable from competitive work in the open labour market.

4. To further provide, a permanent village colony under medical supervision and care, that those men who from the nature of their disabilities can never again take up work in fair competition with the average man, shall be given a home and the opportunity to do such work as they can. The class of men, who may be spoken of as “broken in the war,” whether this term is used to refer to mental or physical disablements, does not ask for money, as money; he asks that he may be given every possible chance to gain such restoration of health as is possible, and if this can never be his, he asks:—

(a) That he may always be assured of a “home,” whether he is a single or a married man.

(b) That, as he can never compete on fair terms in the open labour market, he may be relieved from the anxieties and stress inseparable from this competition.

(c) That he may be given the opportunity to do such work as he can and not live in idleness, and that for such work as he is medically fit to do, he may receive a fair proportion of wages.”

[Mr. C. Wace.]

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*By Mr. Morphy:*

Q. I would like to know if the class described by Mr. MacNeill is a large class to your knowledge?—A. I think it is.

Q. Are many of that class not worse off really and in fact than the man who has had a disability which entitled him to a pension?—A. Are they worse off?

Q. Yes, though they never were wounded?—A. I think they are a class that wants a great deal of sympathy because they are sick men.

Q. Caused by the war?—A. By the strain of war.

Q. Can you tell me any reason why they should not be pensioned if it is a disability caused by war?—A. For this reason, that if you pension some of these neurosthenic cases it does away with the incentive to get back to work.

Q. But he has no incentive to get back to work. His condition makes that almost impossible from the beginning?—A. It is a difficult problem, but I think that is the way it is looked at. If you pension the neurosthenic you are doing away with his initiative. I would go further and try and cure him under right conditions, which do not exist in convalescent homes, they want incentive to work and should be told that they have to do it.

Q. Your whole scheme is based on that proposition?—A. Yes. I do not see why you could not bring in the same principle to deal with some of these neurosthenic cases.

Q. But we have no hold on him, he is an outcast and he is not recognized, though his disability came from war?—A. I think if you went to him and said "I think we can help you" he would say "I should like to have a try".

Q. Is it not a fact that that class of man, though ever so willing, is variable in his characteristic and moods, and his trial will be short, and he will be discontented, and fly off at a tangent and quit?—A. It would be a difficult business to handle these men, but it is not beyond possibility for them to be handled if you get on the right side of them.

Q. Would not an amendment to the Pension Act to cover that class be fair, honourable, honest and decent to these men?—A. I have not read the Pension Act, I do not know how it is worded.

Q. They are shut out?—A. They have my greatest sympathy. But I could not say that I think they ought all to be pensioned. They would all say they wanted full pension, and you would ruin them, because they would never do any work.

Q. That is true, but still it would be better to do the right thing for a man who cannot do anything for himself, even though you overdid it, than not to do anything at all.—A. I think the right thing would be to establish some department which would give him a further treatment under the right conditions in the country, which I think would be help to cure him.

*By Mr. McGibbon:*

Q. You say there are a large number of these cases?—A. Yes.

Q. If I understand the Pension law in all these cases it devolves upon the medical department to either cure them or give them a pension, am I not right?—A. I am afraid I am rather ignorant of the pension regulations.

Q. If there is a large number of them as you say deserving of total disability pension, how is it?—A. I think a good many of them are still more or less in the hands of the S.C.R.

Q. Not finally dealt with yet?—A. No.

*By Mr. MacNeil:*

Q. You stated that there was a serious congestion of such men in British Columbia?—A. I would not say a serious congestion, but there are enough to give us considerable worry as to how we are going to deal with them, if they continue to drift towards the coast.

[Mr. C. Wace.]



Q. I would gather you would consider it disastrous to demobilize those branches of the department of S.C.R. which supervise the after care of disabled men or to supplement the Federal Employment Service, with particular regard to the disabled man?—A. I do not like to express an opinion on that department, because I do not know about the vocational side, but I think this is a grave question whether many of these cases should not be handed over to the Pension Board and let one department deal with them.

Q. Do you think facilities ought to be provided to those men who find it impossible to endure the rigorous climate, who find it impossible to live here—that facilities be provided so that they could go to a warmer climate?—A. I think that the man himself should be entitled on medical recommendation for transfer to a warmer climate. I would not want to answer the question as far as it pertains to the family and belongings. I think that would be asking a great deal. We should be over-run at once with more cases than we could deal with.

The ACTING CHAIRMAN: The Committee is greatly obliged for the fund of information you have given to it.

Witness retired.

Dr. MAXWELL INGLIS called sworn and examined:

The WITNESS: The matters I am taking up are somewhat along the lines of the doctor who has just spoken. I will give you a specific case.

The ACTING CHAIRMAN: I understand that the doctor wants us to hear his own case.

The WITNESS: I was going to suggest that the time is late and as there may be contentions matters—

The ACTING CHAIRMAN: No, there won't be any.

*By the Acting Chairman:*

Q. Dr. Inglis has written a letter in which he says:

"I would like to appear before your committee to offer some evidence with regard to personal experiences in trying to secure some assistance in re-establishing myself in Canada after over four and a half year's war service. I have also some suggestions to make regarding the medical examination of pensioners as I am leaving the city very shortly".

He wants to be heard now. The Chairman asked him to come to-day.—A. First of all I will have to apologize for taking up your time with my personal history. I will be as brief as I possibly can. I want to say that I was perhaps the first man in Canada—if not the first man at least one of the first. Colonel Bob Wilson used to dispute as to who was the first to introduce the X-ray into Canada. I put it into the Winnipeg General Hospital and was Radiographer in that institution for some 11 years. For the information of the Committee I may say that this is the most important hospital west of Toronto in the country. When the war broke out I went off my own bat to France and for a time worked with the French Red Cross at Paris. I was in the Dion Button factory, near Paris, directing the building of a movable X-ray equipment. Later I was at the Fiat Motor Company near Turin doing the same work.

*By Hon. Mr. Béland:*

Q. Before the war, where did you live?—A. In Winnipeg. After a time I came in 1916 to the Canadian army service. I worked in the Canadian army for a little

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over three years. During a large portion of that time I was doing X-ray work. I was doing X-ray work in No. 1 Canadian General Hospital, one of the biggest and busiest hospitals in France for over one and a half years. Now, I found towards the end that if I had only had sense enough to cut out the last six months of the war I would have been very much better off for it. Towards the end I was getting short of breath. I was turned out and chased from one place to another and shifted all over the country. I had developed a nasty heart lesion. I had some talk with Sir William Osler about it and he advised me to carry on in a very moderate way for some time. When I came back to Canada I intended to re-establish myself in Winnipeg where I had practised for so long. In October, I first found that it was quite impossible for me to breathe in that cold weather. In fact, I had to be carried off the street one day because of a heart attack there, and I was laid out for two or three days. I made up my mind that it was no use trying to establish myself there. I had experienced good health at sea level where it was Sir William Osler's advice I should live. I had good health in England. I applied to the Pension Board to be appointed one of the Medical examiners. I had done that work satisfactorily on the Medical Board in London where I was for some little time. Colonel Thompson promised the matter consideration but after some two or three months he wrote me saying there was nothing doing. Then I took the matter up with the Department of Soldiers' Civil Re-establishment and I also found there that my services were not in any need. I finally went to Vancouver when I found that I could not stand the weather in Winnipeg and I was there all winter with fairly good health. I then found a job for myself, as I thought. I applied at a small hospital there in Vancouver, the Shaughnessy Heights hospital, which was burned out about a year ago and is now being refitted and nearing completion. I do not know when it will be completed, but I think it will be within the next month or two. The Department of Soldiers' Civil Re-establishment are equipping that hospital with X-ray equipment and I asked to be put on to do that work in that small hospital so that I could carry on. I could not get any satisfaction at all from the medical director in British Columbia although he was always polite and all that sort of thing, and I have known him for many years. He was one of the Winnipeg graduates and I did something to help him complete his education. I thought I would receive favourable consideration, but I could not get anything definite and I was anxious that something definite should be decided as to what I should do. I came to Ottawa and interviewed Colonel Davis, Sir James Lougheed, and bothered the life out of my friend, Mr. Clark, and I finally managed to get—I think I state it correctly—Colonel Davis is here and can say—I finally got Sir James Lougheed to have the Medical Director telegraphed to asking that I should get this appointment, which I feel sure that I am qualified to fill in every way. There is no man in Canada who can put anything over me in X-ray work. The position, as I understand it, that they take in British Columbia is that they will not make any appointment to any position except men who were in practice in British Columbia prior to the war. I never thought that any suggestion of that kind would come up in my own case. I have lived in the West all my life. I was born in Canada and have lived here all my life. I can remember doing medical work in British Columbia before any of these people ever heard of the place. I was there during the original survey of the Canadian Pacific Railway Company. I was not a graduate then, but I was an assistant and I was doing medical work. It is true that I did not register in British Columbia. That is the state of affairs of this case and it seemed to me that this is an entirely unjust position. When a man finds a little job that he can do I feel that he should be given the opportunity to carry on. The gentleman who gave evidence a short time ago told you they had a large number of returned men in British Columbia. They have had re-establishment and medical work to do for more men than simply those who enlisted in British Columbia. It is taking up a narrow, selfish view to say that nobody but a local man should have the work. They

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still have more than their share. I would also point out that the money paid to these medical officers is not British Columbia but Canadian money, and surely this country is broad enough to handle a question like that without any clash at all. I feel impelled to leave my own case before this Committee because I am convinced that I am one of those who have suffered greatly by the war. If you could give me back my health I would not trade it for the city of Ottawa, and I would not be asking for any help in re-establishing myself. But when I am driven out of my own home town by climatic conditions I think that I am entitled to some fair consideration in the climate where I can live. That is the position I have taken. I can readily understand and sympathize with the view that as far as possible, when a position is vacant, it should be filled, other things being equal, by a local man. But, gentlemen, other things are not equal in this case. In the first place I have had at least more experience in this line of work that I ask to do than any man they have there. If there is a disabled man in British Columbia of my profession who has had wide experience in this line of work and is asking for this position I would not attempt to secure it, but I know that that is not the case. That is my personal history, gentlemen. I leave it with you. There are a large number of such cases. I have not had five cents worth of help from the Government in re-establishing myself since I came back to Canada, and I have been put to a greater monetary loss than almost any other class of men in the country. I have carried on and never took a day's sick leave in the army while I was in it, and we were particularly asked to carry on at that time from March, 1918. To give you some idea of the work of No. 1 Canadian General hospital in the year 1918 up to the time we were bombed out I may say that we took over 8600 sciographs. Most of these were localizations for foreign bodies. I cannot therefore be accused of not having experience. I have had twenty years of it. The suggestion I give this Committee is that some co-ordinating Board with authority should be formed or appointed that would take up this special line. I am not adapted for vocational training or farming or for anything of that sort. I do not fall in any of those categories. I have not had five cents' worth of help towards re-establishing myself but rather a lot of hindrance.

*By Mr. McCurdy:*

Q. You referred to a vacancy at the Shaughnessy Heights hospital? Has the position to which you alluded been filled?—A. No.

Q. Are you not aware that such an appointment would be made by the Civil Service Commission and not by the Department of Soldiers' Civil Re-establishment?—A. I do not think that that is the case, because Dr. Roche told me they had nothing to do with it.

Mr. CLARK: Special and technical officers are appointed by the departments and not by the Civil Service Commission.

*By Mr. McGibbon:*

Q. Is it a fact that the authorities in British Columbia have over-ridden the decisions of the authorities in Ottawa?—A. I would not say that. Colonel Davis could tell you more about that. They have certainly over-ridden the request which Sir James Loughheed stated he would submit. You might ask Colonel Davis about that.

*By Mr. Clark:*

Q. You had no answer to that telegram?—A. Colonel Davis had an answer to it that they would not make any such recommendation.

Q. The effect then is that the authorities in British Columbia have over-ridden the department here?—A. Yes.

Mr. MCGIBBON: That is a strange state of affairs.

[Dr. Maxwell Inglis.]



## APPENDIX No. 4

*By Mr. Arthurs:*

Q. Are there positions of this kind filled by men disabled as you are?—A. Yes.

Q. You have not told us the degree of your disability?—A. Seventy per cent disability due to heart disability.

*By Mr. McGibbon:*

Q. I take it for granted that with your long experience you have Dominion qualification?—A. Yes, sir.

Q. Do you know on what grounds they base this decision—I mean what were their reasons for over-ruling the request of the department here?—A. I understand there is a very great kick from members of the profession against any outsider getting it.

Q. Did you have qualifications for British Columbia?—A. Yes.

Q. You are just as much qualified as they are there?—A. Yes. I did not register there though.

Mr. McGIBBON: That is a mere detail.

*By Mr. Morphy:*

Q. How long would it take you to register?—A. I have Dominion registration and all that is needed is to make a payment of \$100 into the Registrar.

Q. Can you register right off by going there and stating residence and paying your fees?—A. All that is necessary is just paying the fee. It need not take five minutes. I was going to take up questions with regard to medical examinations.

Mr. McGIBBON: Can we have Colonel Davis say something about this?

*By Hon. Mr. Béland:*

Q. What is your age?—A. I will be 55 in May.

Witness retired.

Colonel E. G. DAVIS, sworn and examined:

*By the Chairman:*

Q. We would like you to make a statement with regard to this?—A. With regard to the statement that has just been made I may say that it is very true that local provinces and cities are anxious to have their appointees as far as possible taken from among those who went from these localities before the war. That is true all over Canada and there is a particularly strong feeling in certain provinces. It is quite a strong feeling in British Columbia. With regard to the particular hospital referred to, Shaughnessy Heights, that hospital won't be ready for occupation for some little time yet. The situation is this that the sciographic work, the X-ray work, is being done in Vancouver now by a very good contract with the general hospital. It is a very satisfactory one as far as the department is concerned. It is an economical one for the time being. We also have certain other institutions which we are operating in British Columbia, notably in Craig Darroch, Esquimault, and so on. As time goes on we anticipate being able to concentrate and limit our work to a great extent. We are at the present time hoping to reduce our staff and establishments throughout Canada, and in reducing the staff as our work grows less in some features, we have preferred to employ those that were already on our staff. When we close one institution not only do we try to use the equipment in that institution but also the staff in other institutions when needed. There will come a time when we will be operating no other place than Shaughnessy Heights. It is not a small hospital, but a hospital of some three hundred beds.

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Mr. INGLIS: That is small compared with what we had in France.

Colonel DAVIS: Yes, it may be small by comparison. The medical service of the Department of Soldiers Civil Re-establishment is essentially for the purpose of providing efficient medical and surgical care for patients, and to do so the second consideration is that we must do it on an economical basis and that is what we are striving for. Wherever it has been possible to combine these two features in relation to appointments in Soldiers' Civil Re-establishment centres we have only been too anxious to do so. Where there is an appointment that can be efficiently filled in every manner by some person who needs the establishment we have tried to do so. There is strong pressure, I find, from every locality to have local men appointed. It is a very strong feeling.

*By Mr. McCurdy:*

Q. From where do these representations come?—A. From all kinds of employments, not only the medical.

Q. I want to find out what influences are operating on your mind? Where do the representations you speak of come from?—A. As a rule from the Unit channels.

Q. From whom?—A. From the Unit Medical Directors. I am not referring to this particular case. In making a general statement I may say we have received intimations generally and unofficially to the same effect. It is a general feeling. In making appointments in any Unit we look to the Unit officers to recommend certain appointments to us. In recommending these appointments they send in the proper form with the different qualifications of those recommended. They come into the head office and we check them up to see whether such appointments are necessary, whether they need that assistance in that re-establishment centre, and so on. We also check them up to see whether they agree in the qualifications with the knowledge in our possession of the capabilities of the persons concerned. These appointments originally come from the Unit. Supposing in a Unit they turn down a person that is applying for a position, sometimes that person will write to outside sources, and occasionally he will write direct. Occasionally we get a direct letter. One of the pleas they put in is that they have had overseas service. That is one plea. A second plea which we receive very often almost always is that they resided in that locality before the war.

Q. Has it ever occurred to you that the difficulty might be overcome in this way, by transferring officers from hospitals in one military district to hospitals in another so that if the argument is made by applicants that every part of the country should have some appointments, the local difficulty might be overcome by the transfer of officials. For instance you could swap officers between Vancouver and Winnipeg and that might avoid the state of mind which exists in the different provinces?—A. I misunderstood you. I thought you wanted to know how the appointments were made.

*By Mr. Morphy:*

Q. You have certain information regarding the qualifications of men for work of this kind in British Columbia?—A. Yes.

Q. You have recommended Dr. Inglis?—A. No, I have not.

Q. Some one has?—A. This appointment has not come up.

Q. I understood that there was a request made by Sir James Lougheed that he should be appointed?—A. It has not been recommended from the Unit or by our office. We did communicate with the Unit as to what attitude should be taken. All these recommendations come in from the Unit. No recommendation has come in about Dr. Inglis.

Q. Was there any recommendation about anybody else?—A. No.

Q. Have you any knowledge of any others in British Columbia that could fill this position?—A. They have several very capable X-ray men out there. We have men

[Colonel Davis.]

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working in several institutions which we will have to close down for the sake of economy.

Q. Is that the trouble in this case?—A. We have not closed these institutions yet, it is true.

*By Mr. McGibbon:*

Q. You might as well be frank and get down to the facts. Have you anything against the appointment of Dr. Inglis? Is there any reason why he should not be appointed?—A. Do you mean in any place?

Q. Is there anything which makes him ineligible professionally or personally? Put your cards on the table?—A. I will put my cards on the table. I do not think that would be the most suitable appointment there.

Q. You do not really make these appointments except in name? They are really made by the authorities of British Columbia?—A. Partially. Every appointment in the Unit is recommended first by the Unit. We do not always make this appointment on the recommendation that comes from the Unit. They may have sufficient establishment in our opinion.

Q. You do not go against the recommendation? Are you following out the old military regime?—A. No, your understanding is correct in that sense. All the appointments are recommended from the Unit.

*By the Chairman:*

Q. You do not necessarily carry out these recommendations?—A. No, not necessarily.

*By Mr. Arthurs:*

Q. What percentage of your appointments of medical men have never had overseas service?—A. It is a very small percentage, and of these nearly all are schedule of fees men, men in small towns where others are not available. Wherever possible that is the rule. In early days this statement did not apply. In early days we could not get overseas men. Wherever possible those with non-overseas experience were replaced with overseas men.

*By Mr. McCurdy:*

Q. Did you place overseas service or efficiency first?—A. Efficiency first, but there are so many men with overseas experience who are efficient that it has been possible to do that in almost every instance. Occasionally for a special service we might have to take some one else. For example, there are a few specialists in Victoria who have not overseas service, but their qualifications were outstanding and the number of men who were capable specialists and administrators in that respect were few. I would not be unwilling to find one or two capable of the work in that respect just now.

*By Mr. Arthurs:*

Q. Getting back to this again, a large number of appointees were non-service men, men who were never out of Canada?—A. I presume so.

Q. Are you giving any preference more than that they must be qualified? Are men given a preference who have been disabled in the war over men who have never been out of Canada?—A. Preferably.

Q. What percentages of appointments are of that class?—A. I cannot tell you off-hand. I can get that information for you. The percentage would be small, for the simple reason that there were very few doctors disabled in the war service who applied for positions.

Q. It seems strange on the face of it. There may be something behind you why a man with such service as on the face of things this man has and with such qualifica-

[Colonel Davis.]



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tions for the job, why he cannot get employment under the Government of Canada when he is disabled and cannot live in his own province. This is the thing which you will have a pretty hard job to justify before the Committee and the House unless you have something behind you.

The CHAIRMAN: The position is not open yet.

*By Mr. Morphy:*

Q. I would like to ask a question because I thought I observed a mental reservation?—A. Yes.

Q. That he was not a suitable appointment there. The doctor was not a suitable appointment there. Is it a case of local pressure against him?—A. No, I would not want to infer that. Of course there is local pressure.

Q. Is that the reason?—A. No, not entirely. I will be quite candid with you. This vacancy does not exist yet. When it does exist there will be a recommendation from the Unit. I do not think the feeling of the Unit is such—I do not know whom it will recommend—but I do not think—

Q. Who are the members of the Unit that have this influence?—A. The Unit Medical Director is Dr. Proctor.

Q. Where is he from?—A. He lives in Vancouver and has been there for a number of years.

Q. Where did he live before that?—A. He has been there for a long time.

Mr. COOPER: Nearly thirty years.

*By Mr. Morphy:*

Q. Where was he born? In British Columbia?—A. I don't think so.

Q. Is he the only one from the Unit?—A. We have for purposes of administration the country divided into units. These units are approximately the provinces, though some units are only a part of the province. In each unit there are Unit Headquarters, which has an assistant who deals principally with the business end of it. In Vancouver this is Mr. Dean.

Q. Where is he from?—A. I can find that out for you.

Q. When was he appointed?—A. I cannot tell you.

Q. Is he a British Columbia man?—A. I do not know, but I presume so. He attends to the business arrangements.

Q. What do you mean by that?—A. In our organization the question of those on the strength and business arrangements with pay and so on comes under the Assistant Director. There is the Unit Medical Director also. There is one in Vancouver. His business is to see to the medical and surgical care of patients.

Q. Would he have anything to do with the refusing to recommend or permit the recommendation of Dr. Inglis?—A. Yes.

Q. Who is the other one who would have something to do with it?—A. He would be practically the only man. Any person wishing the position would apply to Dr. Proctor, and if he thought the appointment suitable he would recommend it to me in Ottawa.

Q. Does the Unit Medical Director, Dr. Proctor, know Dr. Inglis?—A. Yes.

Q. If Dr. Inglis was the highest qualified man, do you see any way of getting him there with the feeling opposed to outsiders?—A. I know most of the doctors in Canada. Not all the details but something about them all. If a recommendation comes in from Dr. Proctor for an appointment, whatever appointment it might be, a detailed statement comes in with all particulars. That comes in to me, and I look that over. We know what men have been discharged from military service in that district. We consider these names to see if there is any one else with higher qualifications. The Unit Medical Directors as a rule almost invariably choose the best men they can. It is to their interests and to the interests of the whole department to do so.

[Colonel Davis.]

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Q. It might be that a man with half the qualifications of another but one who is persona grata with the Unit Medical Director might get the place even if another was better qualified?—A. That is hardly possible.

The CHAIRMAN: The Committee's time is up. We will have to ask Colonel Davis to come back.

*By Mr. Green:*

Q. This Dr. Dean you speak of, was he the man who was head of the vocational end out there?—A. Yes, he was.

Q. He is not a medical man?—A. He has nothing to do with this appointment.

Q. Has he nothing to do with this recommendation?—A. No.

Q. As a matter of fact the recommendation is made by Dr. Proctor, and Dr. Proctor alone?—A. Yes.

Q. As a matter of fact there have been appointments made of medical men in British Columbia from other provinces, have they not?—A. I think so, I am not sure.

Q. I know a man sent out from Ontario and he got an appointment there?—A. I will look it up. I do not know.

The Committee adjourned.

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AFTERNOON SESSION

The Committee resumed at 4 p.m., Mr. Cronyn, the Chairman, presiding.

*Other Members present:*—Messieurs Arthurs, Béland, Brien, Clark, Cooper, Green, MacNutt, McCurdy, McGibbon, McGregor, Morphy, Nesbitt, Redman, Ross, and Tweedie,—16.

Col. E. G. DAVIS recalled.

*By Mr. Morphy:*

Q. It was stated this morning that the policy was to reduce the staff, I think, in reference to British Columbia. Does that policy extend all over?—A. Yes, that policy will extend all over.

Q. And in the reduction of the staff in that province—we will take British Columbia in the meantime—would you have a sufficient staff of X-ray men to properly administer the Shaughnessy Heights Hospital now?—A. Yes, we would have. I do not know the actual situation; that is to say, whether or not the men would be available. The Shaughnessy Heights Hospital is in Vancouver, and some of our expert work now will be done at Esquimalt, and some is done under contract with the General Hospital at Vancouver. It is just questionable whether the man would remain at Esquimalt, and also whether or not it would be good policy to sever our business arrangements on X-ray work at the General Hospital. I think the general policy, what we anticipate generally speaking in Canada, is to retain the men who are already on our staff if they are satisfactory and have had overseas experience.

Q. How many men are there in British Columbia whom you consider to be creditable and capable X-ray men with overseas experience?—A. I do not know off-hand. I will submit a statement about that. There are one or two. There are men doing work at the General Hospital under an arrangement with the Hospital; we get the work done through an arrangement with the General Hospital.

Q. Do you know that man?—A. No, I do not know him personally.

Q. Do you know whether he is a returned soldier?—A. That particular one I do not know. I know there is one at Victoria that had overseas experience, I believe.

[Colonel Davis.]

Q. An X-ray man?—A. Yes, sir.

Q. Who is he?—A. Dr. Poyntz. We have not made any appointment at the Shaughnessy Heights Hospital yet. We would consider all applications that might come there before making any definite appointment.

Q. In the appointment of the chief X-ray man at Shaughnessy Heights, will one only be appointed, or will he require an experienced assistant?—A. I believe that if we are to concentrate at Shaughnessy Heights, as we will probably have to do at some date, one man would be sufficient if he had a non-professional assistant; that is, if he had a laboratory assistant. One man might be sufficient, but it would be quite heavy work.

Q. Please tell me what constitutes efficiency in an X-ray expert?—A. It is dependent on the position. There is the actual judgment of the taking of the X-ray plate, and the technicality of the taking of them, and the development—the actual taking and development is more or less an easy matter. The chief thing following on that is the interpretation of the same.

Q. In other words I have been told that a girl could take the photograph but it takes a man to diagnose what they mean?—A. Yes, a man with professional ability.

Q. A man who has had great experience?—A. And as a rule it is advisable, unless the non-professional staff is very proficient, to have one of the professional men to take them, because they know the anatomy of the body and know better what to take.

Q. That is as to the actual taking of the picture?—A. Yes.

Q. And as to the reading of the plates—is that what you call it?—A. Yes.

Q. What would constitute an experienced man in regard to that?—A. It would have to be a professional man who knew the anatomy of the body and who had experience in disease, and an experience in the natural reading of X-ray plates. It is a science of its own practically.

Q. Is the country possessed of many men who have had great experience along that line?—A. No, there is a limited number, it is true, but there has been a great many developed during the war especially.

Q. A man who had past experience in the war would necessarily be more expert than a man who had not had that experience?—A. Decidedly.

Q. Dr. Inglis says he had some 8,000 or 9,000 cases during four months. Would that in itself be a recommendation if everything else was all right?—A. Yes.

Q. Then he is a qualified medical man and he is a returned soldier?—A. Yes.

Q. I suppose an application from him would be favourably received at least and considered?—A. Yes, decidedly so.

*By Mr. McGibbon:*

Q. I do not wish to enter into any detailed discussion of the thing. I do not know about Dr. Inglis, I never saw him before. I do not know anything particular about his case except what I have gathered in this room? But there is a principle at stake as far as I am concerned, and granting that the man has the necessary qualifications—it must be taken for granted—that a wounded man, a disabled man in the service, should have the preference?—A. Decidedly.

Q. Next to that, to my mind, is the fact that a man who had seen service should have preference over the man who has not?—A. Yes.

Q. And the third would be, this being a Dominion appointment, that the authority must rest here at Ottawa?—A. Yes.

Q. It cannot be over-ridden by any officer in British Columbia?—A. No. The authority does rest in Ottawa for the final appointment.

Q. Taking these things for granted, there is another point I would like to clear up. It was stated this morning that Sir James Lougheed recommended Dr. Inglis for the appointment. I am not going into the details. He satisfied himself he was qualified and he recommended him for the appointment, being minister at the head of the de-

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partment and responsible to the Government, and then was his recommendation overridden by some officer?—A. You have not a clear conception of that. In the first place the minister does not influence the appointments of the department at all in these technical positions. The general routine of affairs is that a person making application generally applies in the unit.

Q. That is not necessary.—A. No. You have to have some organized system in any department of any size, and the usual procedure is that the man applies in the unit. That is forwarded to the Head Office, either recommended or not recommended, with a covering letter from the Unit to this head office.

Q. Do I understand you to say that that may or may not be forwarded?—A. I said it was forwarded, but may or may not be recommended by the unit. The Unit Medical Director may state that he does not recommend, or that he has no position vacant at all, and if the person is not desirous of appointment in any other unit, he would explain the situation to the applicant. Some applicants write direct to my office. Probably they do not understand that the other is the usual way, and when they write to my office, the head medical office, that matter is referred to the unit, to get their remarks. Sometimes the applicants approach the Minister. Now the Minister does not turn around and say to me or to the Branch, "appoint a man". He never does that. He refers that application to us for our consideration.

Q. You do not get my point? Supposing there is a vacancy, we are not trying to create one. Do you mean to tell me that if there is a vacancy in British Columbia that you refer the matter to the officers in that place?—A. Yes, I do.

Q. On what ground?—A. I consider that that is good organization.

Q. Then you never get away from the military organization?—A. I am not referring to that particularly.

Q. That is the system?—A. It may be.

*By Mr. Green:*

Q. You think the reason is that they have the local knowledge?—A. Yes, and whether the appointment is necessary.

Q. I take it for granted the vacancy is there. For what reason do you have to refer any medical or surgical appointment to British Columbia?—A. They might have local knowledge of the applicant; they might have local knowledge of a number of applicants.

Q. That is all right if you are applying for applicants, but why should that particular unit be singled out to make the appointment?—A. There is just this about the situation. If the head office of an organization as large as this one were to dictate and just take a man they might know, and say "We will put you in there" without any reference to the unit whatever you would have absolute chaos.

Q. I do not think so? If a man is qualified to do his work, a returned soldier, if he is a medical man, he has a right to apply?—A. Yes.

Q. To any member of Parliament or yourself?—A. Certainly.

Q. I do not know why they should be restricted to the officers who happen to be occupying these positions?—A. I do not quite follow.

Q. I think there is a principle at stake. I can quite understand that it would be quite difficult for a man without any pull to get a position?—A. No, pull does not influence it.

Q. It does in British Columbia?—A. No.

Mr. COOPER: No.

Mr. MCGIBBON: How will you get him recommended?

Mr. COOPER: It seems to me the principle is the same as the principle in all the Civil Service that local appointments are usually drawn from local people.

Mr. MCGIBBON: They make their appointments from the staff.

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Mr. COOPER: In every case in their advertisements they say "Local men will be given the preference". That is the law.

Mr. MCGIBBON: You are dealing with the re-establishment or the soldiers.

Mr. COOPER: It is a branch of the Civil Service.

Mr. MCGIBBON: It is a technical appointment.

The WITNESS: With regard to this staff you are speaking of now, it is quite true that they are a professional technical staff, but it is also quite true that they are put in, not with the essential idea of re-establishment, but for the purpose of giving medical and surgical care to ex-soldiers.

Mr. MCGIBBON: What I am leading up to is this: I have a return here from the Department; it was obtained last year, in July I think; and I find in that return that in your Department you are paying \$110,000 a year to medical men who have never been in uniform. In addition to that, there are a number of medical men who never got out of Canada, or who never got out of England. The principle to which I object is that men who were never in uniform are holding down positions that returned and disabled men cannot get, that is assuming they are qualified to take them. I am not speaking of the qualifications of Dr. Inglis, or anybody else; I am speaking of the principle. A man who has been disabled in his profession and practically put out of it as in the case of Dr. Inglis, who has been reduced from \$200 to \$60 a month, and cannot practise his profession, is surely deserving of some consideration. If he can fill a position; and I think the Department ought to go so far as to dismiss men who were only in uniform, young men who had just graduated and got those positions, as we know, because the boys could not get out of uniform at that time. If they are to be protected and kept in those positions in that particular province or in the Department. I see where a returned man would have no chance at all.

WITNESS: That question was up last session, and I already stated this morning that I would submit the figures requested. I also stated this morning that the first essential was efficiency, because, after all, the men who have returned sick have to be attended to efficiently.

Mr. MCGIBBON: That must be an essential.

WITNESS: Certainly. Then if you will understand—it was long before my time, when this Commission on Re-establishment started—it was almost impossible to get men with overseas experience. They could not get away because the military required them, and there was only a limited number of men. So the staff was necessarily composed of men who had not overseas experience. But they have been replaced steadily by overseas men. We have different kinds of staff. We have a full time staff, a part time staff, and a staff on schedule fees.

Mr. MCGIBBON: I am not taking all these into consideration. This report is only a few months old.

WITNESS: To what men do you refer?

Mr. MCGIBBON: Full time men.

WITNESS: Even as far back as this report, the report of the work of the Soldiers' Civil Re-establishment dated December, 1919, on page 25, you will find that a table was submitted. It is the same table that was submitted to this Committee last session. It showed exactly the medical officers and nurses at that time, with the number of C.E.F. service in Canada, the number who had service overseas, the staff other than the C.E.F., divided into doctors and nurses, and opposite them the percentage. You will see that even at that date we had replaced a great many, and the policy has been to give preference to overseas men. I would say that as regards certain positions, even of the full time positions, that it is very difficult to get a qualified staff with overseas experience. These are a very limited number, I grant you. For instance, there are superintendents of sanatoria, and a certain number of nurses in sanatoria still who

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have had no overseas experience. There are very few nurses that desire to do duty in sanatoria. Recently we offered a number of positions, and nurses refused to go into sanatoria, so that they have been all replaced in sanatoria. There have been some professional appointments also, for instance certain superintendents of sanatoria, and we cannot find men to fill the places. There are certain positions for psychologists and neurologists of outstanding ability, but there are only a limited number of men available for the positions. There are certain men on the staff who have not had overseas experience, and certain nurses, but the policy has been, I assure you, to replace them wherever possible.

MR. MCGIBBON: I do not think the report would refer to that class because the salaries range from \$150 a month to \$250 a month.

WITNESS: I am quite prepared to submit a statement showing all those that have not been overseas, and to assure you at the same time that ever since I have been connected with the Department I have given the preference to overseas men. We have replaced, and are replacing them continually.

*By Mr. McGibbon:*

Q. You see my point. A man comes back absolutely unable to follow up his occupation, and it is up to the country to give him the preference. I am speaking not of individuals but of the principle.

*By Mr. Clark:*

Q. You are a returned man yourself?—A. I am.

Q. And you are fully in sympathy with that idea?—A. I have every sympathy with that idea.

*By Mr. Morphy:*

Q. You do not forget that this Committee has been appointed for the purpose of assisting in the re-establishment of returned men?—A. Certainly.

Q. And the more they need re-establishment, the more care should be given to them?—A. Quite so.

*By Mr. Green:*

Q. In regard to the case of Dr. Inglis, you stated a moment ago that there was no reason why his application should not be considered from the point of view of his being a returned soldier and from the point of view of his competency for this kind of work. Is there any reason why his application should not be favourably considered owing to the fact that he did not reside in British Columbia?—A. All I can say is that there is pressure everywhere. Do you mean my own personal opinion?

Q. I am not talking about pressure. His application is properly before your unit, before your attention. Is the fact that he did not reside in British Columbia prior to the war a bar to his application being favourably considered?—A. It is not, so far as I am personally concerned.

Q. Is it at all?—A. Well, as a rule, recommendations from the unit, speaking generally—

Q. I am not speaking about recommendations from the unit; I am speaking of the principle. Is there any reason why this application should not be favourably considered because he did not reside in British Columbia?—A. It will be considered in any case.

*By Mr. Arthurs:*

Q. Suppose, everything being equal, the applicant is a medical man, a returned man, should the fact that Dr. Inglis was permanently disabled not give him a preference in spite of the fact that he is not from that particular province?—A. I think that should be given every consideration.

Q. Every favourable consideration?—A. Yes.

[Colonel Davis.]



*By Mr. Morphy:*

Q. Let us transfer the question to Ontario. Is there the same question there?—A. Yes, sir, there is.

Q. And in every other province?—A. Yes. When I say that I would not like to say to the same extent, because some provinces seem to exert more pressure than others.

*By Mr. Clark:*

Q. Have you not had trouble in the past through sending men to other provinces?—A. They have caused us considerable trouble.

MR. MORPHY: That leads to the question of whether individuals are running the country or the Government.

*By Mr. Clark:*

Q. Did not the G.W.V.A. often send resolutions protesting against outside medical men being sent?—A. I forget what organizations they were, but we have had organizations writing in and protesting against outsiders being sent.

THE CHAIRMAN: I have on my file resolutions from more than one organization protesting.

*By Mr. Morphy:*

Q. What is the effect of this pressure in various quarters?—A. Actually, we have made appointments irrespective of that, where all other things were equal, if you understand, where the capabilities were equal and other points were equal, but in nearly every case it has caused us no end of trouble.

MR. MORPHY: My view of the reference to this Committee is that we are to look after individuals who need re-establishment. Now as I get the picture here, Dr. Inglis was three or four years overseas. He was a highly skilled professional man. He fought the fight, which is to his credit, having regard to his age. He comes back broken, 70 per cent disabled, as I understand it, and it seems to me that it is our duty, it is certainly my duty to try to find ways to help to re-establish that man. Now, is your department trying to find ways?—A. Yes, sir. As a matter of fact, you are speaking of a particular case, and I must confess that personally I have a great deal of sympathy with this and similar cases. When any vacancy does arise, the different applications will be given full consideration and due reference will be made to a feature of that kind, and if that one vacancy may not be suitable, there may be some other vacancy.

Q. We are just coming to that. How many institutions have we in the country like the Shaughnessy Heights institution, or larger?—A. We wont have very many as large as that. We will say roughly about half a dozen as large as that.

Q. And smaller institutions?—A. Yes, some smaller ones.

Q. Only half a dozen as large, and many smaller? Can you furnish this Committee with, or can you tell us offhand, the number of men who were never in uniform, never overseas, who are now holding down good jobs in your administration?—A. I would be glad to submit that.

Q. With the names and places?—A. Yes, sir.

MR. MORPHY: I would like to have that statement put in, the names, places and ages; let us have the full statement.

THE CHAIRMAN: I think it may be worth while to point out here that this table, referred to by the witness a short time ago, shows that at that time, December, 1919, I suppose, there were 211 medical officers on the staff. Of these, 14 had been with the C.E.F. in Canada, 175 had had overseas service, and 22 had not been overseas.

MR. ARTHURS: I would like to have that subdivided as regards overseas service, separating those who had gone to England from those who had gone to France.

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The WITNESS: Yes, I will try and get that.

Mr. MCGIBBON: And give us the number of men who have been disabled in that medical staff?

The WITNESS: Yes.

Witness discharged.

Mr. BLAKE, M.P.: I would like to make a statement regarding Dr. Inglis, having known him so long in Winnipeg. I have lived there twelve years, during which time I have known him, barring the years he was in the war. He is a real old-timer in the West, and practised on construction work on the C.P.R. as far as British Columbia. I think he contests the point with one other man in Canada as to whether he was the first X-ray man in Winnipeg. When I went to Winnipeg he was the X-ray man of the general hospital there, which is a large institution. His work has been of very high class in Winnipeg, and no one can dispute his ability in that line. We have the fact that he was given that position overseas and served there for three years in the Canadian army and a year and a half in the French Red Cross. I am satisfied the medical profession in Winnipeg holds him in high esteem. He has laboured long in the West and helped in the development and followed it all the way through, and now comes back broken as far as his heart is concerned, and his ability to live in Winnipeg. We have quite an altitude and a man with a bad heart cannot stand the rarified atmosphere or the high altitude. It is impossible for him to go back where he has been known and pick up the thread and spend the winter in our climate. For that reason he must seek occupation elsewhere. If there is possibility of him being appointed at Shaughnessy Heights at the sacrifice of some younger man who has not been broken down, I think it is the country's duty to see that that is carried out. I think it would not be out of the way for the Committee to make recommendation along that line, dealing with the principle more particularly than with the individual, to maintain the principle, and I think we should use our utmost efforts to see that the appointment is carried out. I came here accidentally and heard that the Pension Committee was sitting and that this matter was being considered and I have spoken of my own personal knowledge of Dr. Inglis as a medical man along this line of work.

The CHAIRMAN: Dr. Inglis wishes to make a statement.

Dr. MAXWELL S. INGLIS recalled: I would like to make a statement regarding my own case. I put my case before you because it represents a certain percentage of men who are not getting any attention whatever, and, as I told you, I have not had five cents worth of help from the department towards re-establishment and many others are in the same fix. That is not right, gentlemen. I would like to tell you also that the last six months of that war was the worst of the whole thing on the medical men. It gradually got up to a crescendo, and we were certainly hounded to death at that time. When we came back to England I remember going in to see General Foster, and I said "It is time for me to go home" and he said "Do not speak of an experienced man like you going home till we get through with the show, but play the game." I was fool enough to play the game, and some younger men came home on compassionate grounds and one thing and another; they have secured all these positions, and when we got home after having seen the show to a finish you see the fix we are left in. That is all I have to say about my own case. I thought I would bring it before you while I was in Ottawa. If you wish to go into other matters, I have some ideas about re-organization of the medical services, but it is a pretty big subject, and if you do not care for me to open it up, I do not want to go on with it.

*By Mr. Clark:*

Q. I thought you wished to speak about the medical examination before the Pension Board?—A. Yes, I have a suggestion to make. I have held the last three years very strong opinions regarding the policy of medical examinations which are conducted on disabled men. I think, as I understand the matter it is the intention, or should be the intention of the country, to give the word of command “as you were” to the citizen army that have been over in France. The command “as you were” means “break rank and go back where you belong.” I have seen a great deal of this medical examination. Many of these disabled men are examined by medical boards, and I have seen them shunted from one end of the country to the other, and from one hospital to another, with the comment “N.Y.D.”—not yet diagnosed—where the complete finality of the medical opinion has not been passed upon by these men. I have this idea: I claim the only way we can arrive at a finality, as near as it is possible to give finality of medical opinion, is by utilizing your staff in such a way that you form clinics, so that a man is taken in at one end, and examined on his way as he goes along, until finally he arrives at the other end, with every disability noted and taken cognizance of. That does not mean an addition to the staff, but it means a re-organization of the staff, so that the man will get through that way. The great examples in the world of the successful handling of large bodies of patients are in these clinics. It is a well-established principle. I want to point out what happens. If you went into the clinic, you are first of all handed over to a medical man who takes your family history and your personal history, and then you are stripped off and weighed, and anatomical defects are noted on his paper, and any complaints that you have to make about your health are noted. Then he gives you a number of cards and the first man that takes hold of you is genito-urinal specialist, and he does not take a sample of urine as taken in the ordinary way, but he takes a twenty-four hour specimen of urine the importance of which any medical man will understand, and that is centrifugalled, and such information as can be got from examination of the organ. Then a rectal expert makes an examination of his prostate gland, and then an abdominal surgeon goes over his abdomen, looking for adhesion and that sort of thing, and then he passes to the chest man, who goes over him. All these men make their annotations on a separate report, and then he is taken to the eye and ear man, and then the nose and throat man, and then the pathologist takes his blood pressure, and then on the way up all the accessory information that is acquired by these various men is put on the card, the radiographer takes these cards and secures that information. These papers are put together, and then at the staff meeting at four o'clock in the afternoon they are taken up in conjunction with all these men who have made the examination. A finality in medical opinion is passed upon him. That does not apply to all minor cases where a man has a finger shot off, but it applies to major injuries, and the medical men will bear me out, I think, in my statement that I can go to any court of equity in the land, and take the papers with me by the ordinary method of medical board, and they would be disregarded entirely, because all the full and complete information has not been elicited. They would have to go back and get it. The country would find it much cheaper, and the men would find it much more satisfactory, and in the long run it would have saved you a great deal of trouble and dissatisfaction if this suggested court were adopted. I just make that suggestion because I have had it in my mind for the last two or three years. That is the way the army disabilities should be handled.

I think you are going to be up against another proposition after a time. A proposition of the most difficult kind, and that is to decide in many cases what percentage of a man's disability is due to war service and what to other conditions, and unless the very fullest information is listed these judgments cannot be sound judgments. Your staff used in that way as a clinic, having one good man go through all the obscure and

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difficult cases, you would arrive at a finality. You will get at a finality of medical opinion as far as it can be secured, and at present it is only sporadic where you have examinations here and there. I have been a specialist a long time and have discussed this matter with surgeons and physicians, and the great thing is to be there and give reasons for the faith that is in you and show why in the written report these men get it is just marked positive and negative, which does not convey the ideas of the examiners at all, except that it is positively or negatively against one thing or another. They talk about the Shaughnessy Heights hospital. That has been brought up and I take that as an illustration. You have a small hospital, 300 beds. Supposing you staff that hospital with this idea in mind, running through a clinic there, it will not cost you any more than to staff it in the haphazard way in which it is done to-day, but the results would be much more satisfactory. It does not necessarily mean that you have to select the most eminent men in the country. You can have almost any doctor of medicine, and if you have one or two experienced men they will soon get their boys into the way of making examinations and finding out what is there. Your staff could be utilized to such a vastly greater extent and more beneficial to the men and everything else in that way.

I just give you that suggestion and that is all I have to say.

*By Mr. Morphy:*

Q. As regards your clinic plan, will it lessen the expense to the country?—A. I think that in the end it will lessen, sir.

Q. In the end, to what extent will it increase the benefits over and above the system obtaining?—A. To-day, in many cases, there is no finality of medical opinion arrived at. I have the very highest regard for specialists, but I also mistrust their opinion. In many cases they get taught in one field, and they require the collaboration of men who have taken a wider field. Take the specialists you have been talking of. I think they will say that this is sound practice, that if there is anything else wrong with a man, such as a little abscess, which is sapping the man's vitality, the specialist may tap at the lungs and miss such little points which would not be listed unless such an examination as I speak of was made.

Q. In other words, your clinic system gives an absolute photograph of every part?—A. So far as it can be secured with finality.

Q. So that the expert who would be required to fix that man would know what he was wanted for?—A. Absolutely.

Witness retired.

Mr. NESBITT: We asked Mr. Burgess to bring some files containing the cases of two or three men, and he has the files here and is ready to report on them.

The CHAIRMAN: I may inform the Committee that Col. Mulloy is present and wishes to address the Committee on the question of pensions to those who were disabled in the South African War. Perhaps the Committee would like to hear him now.

Col. L. N. R. MULLOY, called, sworn and examined.

*By the Chairman:*

Q. What was the matter that you wish to bring before the Committee?—A. I am employed by the Department of S.C.R. I was originally with the Royal Military College, and during the war, at the request of the patriotic organizations, I was released by the Government for what you might call platform work, recruiting, Red Cross, and so forth. I was later transferred to the S.C.R. Department, and my work has been entirely under the voluntary effort of the citizens. I was responsible for initiating and

[Dr. Maxwell Inglis.]

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assisting in the organization of the Citizens' Repatriation League of Toronto and other cities, and in going back and forward across the country, I have frequently met a few—I do not think there are more than thirty—of the men who were disabled in the South African War, and they have asked why I did not bring their case before the Pensions Committee. I wish it to be understood that I am speaking for them, and not for myself. As for my pension, well, I have got along with it anyway. Briefly, the history of the South African War Veterans is this: The country, without any mistake in its voice, insisted that we send troops to South Africa, and the most of the boys who went were Canadian boys. They went in distinctively Canadian regiments, the Royal Canadian Dragoons, the Royal Canadian Infantry, and so on, and they fought at Paardeberg and Hartz River, and so on. For some reason or other there was some opposition on the part of the country to sending troops, and the Government compromised by taking the attitude that the men were part of the British army recruited in Canada. At the same time, they raised the pay of those men from one shilling and two pence a day to seventy-five cents a day, or, in other words, brought it up to the Canadian standard. After the demobilization of the men there were a few disabled cases, but I do not think there are more than twenty-five, or at the outside more than two score. The question was raised as to the pension of those men. I have the *Hansard*; it was some time in the session just previous to the election of 1904. It was brought out clearly by both the Opposition and the Government that inasmuch as the Government had increased the pay of the men from the English to the Canadian standard, it was but right that they should increase the pension. That was all that was done concerning the pensions of those men. The English total disability pension was sixty cents a day. That part I know, because that was my pension, and proportionately for partial disability. Those men, only a score or two, are scattered across the country. They are still here, and the great majority of them are drawing the pension from the English taxpayer. I believe you have decided and arranged with the Mother Country to increase the pensions of the men of the British regiments who were resident in Canada prior to the war, and it was thought that if the matter was brought to your attention something might be done concerning the men who were veterans of the South African War.

Mr. NESBITT: I think that the British Government paid the difference in the pensions to the men here.

WITNESS: The whole question is this: since the Canadian Parliament paid the difference between the pay of the English and Canadian standards, should the difference between the pensions be paid by the English or the Canadian Government?

*By Mr. McCurdy:*

Q. What is the rate of pension being paid to-day?—A. Sixty cents a day; at least that was so up to a year ago.

*By Mr. Clark:*

Q. That was for total disability?—A. Total disability, and I think it has been increased to 3 shillings and sixpence. But the exchange makes it still about 65 cents or so.

Q. The rate is now—?—A. Three shillings and sixpence a day is the English pension, with no allowance for dependents.

*By Mr. Redman:*

Q. No allowance for families?—A. No.

Q. Can you give us the exact number of disabled South African veterans?—A. I think it was stated by Sir Frederick Borden, if I remember correctly, that there were then—I would not be sure—but I think 30 or 40. It is not 50.

[Col. L. N. R. Mulloy.]

## APPENDIX No. 4

*By the Chairman:*

Q. Do you think the officer in charge of the Imperial pensions would know?—

A. I think so. But it is a very small number anyway.

Mr. REDMAN: We might get that information.

Mr. NESBITT: I may be wrong, but I think the British Government pay the difference.

Mr. REDMAN: I think that we pay it out first, and then they pay it to us.

WITNESS: That is the case with the C.E.F. That is correct.

Mr. SCAMMELL: That is correct for those who were pre-war residents in Canada, but it only applies to the last war.

*By Mr. Cooper:*

Q. The Imperial authorities are still paying the South African pensions?—

A. Entirely.

*By Mr. Morphy:*

Q. What do you think would be a fair proposition?—A. I feel very strongly that inasmuch as the Canadian people increased the pay to send those men to the front to represent them, and that they had a distinctively Canadian uniform, a distinctive equipment, and that they fought in Canadian regiments—on the roll of honour of regiments like the North West Mounted Police and the Canadian Dragoons, the South African War is inscribed—and inasmuch as they increased the pay to the Canadian standard, it seems to me only fair that we should not ask the English Government to increase it, but rather, as Sir Frederick Borden clearly intended, increase the pension to the Canadian standard from the Canadian treasury.

*By Mr. Redman:*

Q. I suppose you agree that if we raised the pension we would be immediately asked for the arrears?—A. I would not ask you.

Q. It is human nature, is it not?—A. Possibly. Is it customary when you raise pensions to be asked for arrears?

Q. We have been.—A. I do not think you will be asked for arrears.

*By Mr. Cooper:*

Q. Would you suggest that the pension should be paid to the man according to the rank which he held when he was disabled, or according to his present rank. A man may have been trooper then and may have reached the rank of sergeant or something else since.—A. I know of one case, Colonel Armstrong who lost his leg below the knee, Colonel Beverly Armstrong is in Halifax now, and he was a trooper in my regiment. That would be a matter to decide. I think it would be all right.

*By Mr. Clark:*

Q. His pension would be much larger if he was an officer?—A. He was a trooper when the disability occurred.

The CHAIRMAN: I think our Act fixes the pension as at the date of the wound or disease causing the disability.

WITNESS: That is so. I do not think you need be afraid. The Riel rebellion men had their pensions put on the Canadian standard, and the South African men are the only Canadian veterans for whom nothing has been done by this country. The Government gave them scrip for 320 acres of land, and that is the total.



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*By Mr. Cooper:*

Q. You mean the South Africans got that?—A. That is what I say. That included everything that was done for the South African veteran. He was left with the English rate of pension.

Q. But they got it irrespective of whether they were disabled or not?—A. Yes, the veterans as a class got it. The disabled men got nothing from the Canadian people.

Q. Not more than the others?—A. Not more than the others.

*By Mr. Morphy:*

Q. Is it your opinion that this Committee recommend that the pension should be forthcoming as from this date, or in a few weeks?—A. I should say so.

Q. Would that be satisfactory?—A. These lads are not organized at all. I just come across them here and there, only a few of them, and they have a hard time. A fellow with his arm off on sixpence a day, he feels his country has used him rather niggardly.

*By Mr. Redman:*

Q. Could you get them to sign a petition?—A. I think that could be done. In the case of these men I do not think there is the slightest danger of any come-back because the men have got nothing and are discouraged and have given up hope of getting anything.

Mr. MORPHY: Half a loaf is better than no bread.

The CHAIRMAN: Colonel Mulloy has had eighteen years of total blindness.

Mr. COOPER: Would he care to give an account of his disability from the time it started and how he has felt it?

Mr. REDMAN: And as to what the Government could do to assist?

WITNESS: Yes. When I went to war I was ready for the university. I was principal of the school and I had an ambition to get to the university, and incidentally when you are speaking of positions for disabled men, I think that the record of the Department to which I belong, the Vocational Branch shows that a physical disability as a rule quickens the natural instinct to provide against a rainy day and to provide a competence for oneself and dependents. It quickens it rather than anything else. My pension was so small in reference to my necessary expenditure that it could not be regarded otherwise than in the nature of a joke, but I was determined to go to university, and the Patriotic Fund gave me some assistance, I think \$1,000, but anyhow I lectured to make funds and got the funds and went to Queen's University, took an honour course and graduated by means of using a reader, hiring a reader by the week and writing my examinations on the typewriter in a room by myself with the examiner, he reading the questions to me. I then decided that I needed some more study under direction of a master's hand, and went to Oxford and took a post-graduate course in political economy, and coming back after a year or two I was appointed as professor of military history and strategy and colonial history in the Royal Military College, and I think I have told you since then I was released for patriotic work, and I am at present employed by the S.C.R., and my salary up to a few months ago was \$200. It started at \$200 and was raised to \$300. You gentlemen know about the pensions to the disabled men. There is nobody understands better than you gentlemen that there is no such thing as compensation. But you know the source of a man's happiness and contentment is his self-respect and independence, and no man can retain that if he has to depend on anybody for a gratuitous position, and once you put a man in a position where he has to depend on others for gratuitous assistance you force down the man's throat that he is a derelict, which is to be avoided.

[Col. L. N. R. Mulloy.]

## APPENDIX No. 4

*By Mr. Cooper:*

Q. By gratuitous assistance do you include pensions?—A. No, I do not. I say that no country can compensate a man for his loss, he does not want to be compensated. He gave his service freely and what we have to safeguard is the source of a man's happiness and contentment, and that is axiomatic. The main source of a man's contentment and happiness is his self-respect, and spirit of independence. That is a natural asset and that must be safeguarded. There is another point, and it is that there are a great number of men in history who have accomplished wonderful things under physical handicap, whether the handicap forms an additional quickening of the ambition or not, it remains. Take the question of blindness itself. Right in modern days we have the case of the late Postmaster General of the British Empire, Mr. Fawcett, and we have Senator Gore of United States, and Mr. Lindsay, Sir Frederick Fraser, and in history there were many, Homer and others, who wrote some stirring letters. I know men who have started at the age of thirty and who have not had a public school entrance examination and have finished up in one of the professions, and if the pension is insufficient for the totally disabled man there are professions open for him, there is the law, the notary, the church, and a great many others, only I say that the pensions should be made now and not after the man is too old to take advantage of them.

I have just given the brief outline of my own experience, is it sufficient or are there any questions?

*By Mr. Nesbitt:*

Q. Would you encourage the pensioner to earn all he could himself?—A. By all means. No pension should be so large as to take away the incentive to individual effort, but you need have little fear, taking them by at large, of the man who is disabled, because as I say it is natural that the disability in itself quickens the man's desire to provide against a rainy day, and the natural instinct to look after himself because of his knowledge of the disability.

*By Mr. Brien:*

Q. How long were you in the helpless condition that you could not guide yourself and had to have somebody to take you around?—A. I am in that condition yet. I never go any place alone. It is not that I could not, except that I am sensitive about drawing people's sympathy. I would not like to go down street and have a lady stand and wonder if I was going to make the crossing. I can go along on my farm and ride horseback and do boating and fishing but I always have company with me and always have a secretary—somebody to go with me.

*By the Chairman:*

Q. Can you give us any idea with regard to the additional expense of the man who is totally blind and the ordinary course of life?—A. In Oxford and in Queens I always calculated that my secretary cost me—well you see it makes a great deal of difference what you want of your secretaries. I have had secretaries for as low as \$5 a week and paid as high as \$100 a month, but I would say that my expenses were at least 25 to 33 per cent greater in doing anything. Take the matter of travelling for instance. For eighteen years I have never travelled alone, always had two tickets. If I want to go to London to-morrow, or to England, I could not get a steamship ticket unless I took a man with me and I have to pay full fare for him too. The Steamship Company would not sell a man without his sight a ticket unless he was accompanied by somebody who could look after him. No matter how handy you are getting around, they will not take the risk.

*By Mr. Morphy:*

Q. There is also the keep of the secretary when you are travelling?—A. Yes.

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Q. Everything is double as it were?—A. Yes. During my recruiting work, and even since I have been in the Department, it was a personal matter between me and the railway, for the purpose of saving the expense on the Government I have been able to get a pass on all the railways for myself, as I was doing what they considered useful work. You cannot get a pass on your own account.

*By Mr. Nesbitt:*

Q. Yours was a special one?—A. In one case in the early part of the year I was recruiting and making business for the railway.

Mr. MACNEIL: In regard to the South African veteran matter I would like to read a letter I have received on this matter from a lady resident of the city, who is a widow of a South African veteran.

OTTAWA, 23-4-20.

To. Mr. C. G. McNEIL.

Dom. Sec., G.W.V.A.

DEAR SIR, — Herewith statement of my case.

I am the widow of the late Sergeant William H. Rea, 2126, who went to South Africa in the Canadian Contingent (1,000 picked men) of South African Constabulary under the late (then Col.) Gen. Sir Sam Steel.

He gave his life 19th December, 1901, for the cause of the British Empire. Previous to going to Africa had given seven years of service to Canada being a member of R. H. N. M. V. also on staff, much of his service had been in the Yukon.

I received from the Imperial Government a pension of £1,12-6 equal to our money at present rate of exchange \$6.88 which I consider a shame, an injustice of the Imperial authorities to offer to a Canadian woman the widow of a Canadian man such a ridiculous sum.

Will you please Mr. McNeil take up my case with the Government and ask them to place me on the supplementary list of the C.T. that I may be able to draw a pension in accordance with the present day standard of living, which as a native Canadian woman I am entitled to.

Hoping for your kind consideration, I am

Yours respectfully,

(Signed) LOUISA C. REA,

30 Ivy Ave., Ottawa, Ont.

The WITNESS: I ran across cases like that in every city in Canada every once in a while. I saw a case in Vancouver six weeks ago, and could not do anything for the man. I said I will take it up when the Pension Committee is in session.

*By Mr. Clark:*

Q. Have you any estimates as to the probable number in Canada of such cases?—

A. No, I think I could get it for you.

Witness discharged.

Mr. W. A. BURGESS: recalled and examined.

*By the Chairman:*

Q. You have certain cases to give us?—A. Before I speak of that, I would just like to comment, if I may, on one of the witnesses who spoke this morning, Dr. Wace. He spoke considerably about the seriously disabled man and the difficulty he has in obtain-  
[Col. L. N. R. Mulloy.]



## APPENDIX No. 4

ing employment. If I might suggest it, I think the Committee could get a great deal of useful information on that line by calling Mr. Dean of the Ontario Compensation Board, who will be able to give you statistics as to what these men receive in civil life, what occupations they are able to follow, and as to actually what happens the man who is seriously disabled.

Q. Do you know his address?—A. Ontario Compensation Board, Toronto—Normal School Building.

Mr. MACNEIL: And also Major Anthes, of the Information and Service Branch of the D.S.R.—A. He has just returned from a tour of inspection.

The WITNESS: A case was brought up yesterday by Mr. Anderson representing the comrades in France. This is a case of a man who had contracted syphilis, and if I may take a few minutes, I would like to give you an idea of the practice we follow in the syphilitic cases. Cases where syphilis is contracted during service come under section 12 of the Pension Act, so that the only cases practically which have to be dealt with by the Pensions Board are where syphilis caused previous to enlistment was aggravated whilst on service. This is the one exception which is made to the general rule. All other disabilities which occurred during service are considered, but in syphilis it is required that it be shown that it was aggravated by service.

*By Mr. Redman:*

Q. Otherwise it would be regarded as due to misconduct?—A. Otherwise it would be ordinary progress disease.

*By the Chairman:*

Q. I do not understand that.—A. If it is incurred on service it is regarded as misconduct. We will imagine a man who is a banker in civil life. He goes to London, England, has the uniform on, and goes to the pay office. He is in the same kind of work. He is under no strain that he was not under in civil life. He is doing nothing different. The only difference is that he wears the uniform and gets army pay. That is not aggravation by service, so we require that it be shown that it was aggravated by service. The man must have undergone severe hardship.

*By Mr. Morphy:*

Q. If he had contracted it previous to enlistment, and got to France?—A. As I stated before, in the case of the man who got to France, we give him a pension for disability irrespective of pre-enlistment. We not only give it for aggravation, we give him the whole thing. But in syphilis cases the aggravation must be shown to be "by service," not "on service." There must be undue exposure, something of that nature.

*By Mr. MacNeil:*

Q. What about the cases which are hereditary, where the disease is inherited? There are such cases.—A. There are such cases, but I never heard of one in the army. I cannot imagine that it would be any great disability. Such a case would have to be treated on its own merits.

*By Mr. Redman:*

Q. Have you many cases?—A. A great many.

Q. Do you know of those cases which appear in public of men, broken down, who have epileptic fits on the street, and in respect of whom death claims are made?—A. That is quite true. We find many cases of death claims coming in where the death is certified to be due to some ordinary disease, but that is camouflage.

Q. Can you give us a statement on that; it is rather important, for the wrong impression gets out into various communities?—A. I will tell you something very

[Mr. W. A. Burgess.]

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interesting. When Mr. Nightingale was giving evidence he mentioned a Mr. X. He said he was a sergeant-major, but he was not a sergeant-major; he was a private. This Mr. X. landed in Boston and created a great furore there. He went to the municipal authorities and to the Red Cross people and told them how he was crippled by the war, that he was blinded, that his eyes were shot out, and so on. The case was investigated, and it was found that his disability was entirely due to syphilis contracted on service. The people got fed up, and he landed in Chicago, and then this Mr. Nightingale got hold of him. Mr. Nightingale was at the Pension Board office, and this case was explained to him in detail, and he quite agreed that it was a "washout." That is one case. We find men who claim that they have a disability and that it is the result of service, and when we investigate their cases we find that they are the result of syphilis.

Mr. MACNEIL: In cases where there was infection prior to enlistment, and where aggravation is shown, do you exercise any precautions as the man passes into civil life to protect the public?—A. The man is treated before discharge from the army. The men are treated at special centres before discharge from the army. There must be a negative Wasserman, a negative blood test.

Q. The public interest is protected in that way?—A. Quite.

*By Mr. McGibbon:*

Q. Do they take only one negative Wasserman test?—A. I believe the man is invited to come back in six months and have a further one, and often at a later date than that.

*By Mr. Redman:*

Q. The men who have incurred this disease on service?—A. Come under section 12 of the Pensions Act.

Q. They would not get a pension at all?—A. No.

*By Mr. Cooper:*

Q. Would their dependents?—A. Nor would their dependents.

Q. Suppose they had contracted it during service?—A. Not if it was the result of misconduct. Each case is not ruled upon except after careful consideration by the Commissioners themselves.

Q. These are men who incurred it on service?—A. These are men who incurred it on service.

Q. What about the man who incurred it in England and then went to France?—A. The man who incurs it on service gets no pension, no matter where he served.

Q. They get it only for aggravation by service, not while on service?—A. Yes, by service, not while on service.

Q. I can quote the case of a man who got to France and actually fought in the second battle of Ypres. This man got the disease while in England and got to France. —A. He would get a pension if it was aggravated by service.

*By Mr. Morphy:*

Q. As to the term "misconduct," what notice was given to the soldiers that would bring it to their minds that they were liable to suffer?—A. These matters were all very carefully lectured upon by the medical officers as to the danger of infection.

Q. Before them?—A. While going over on the boat. I remember that in 1914, that while going over on the boat, I lectured to the men.

Q. That was the common practice?—A. Yes, sir, and later on special precautions were taken. The man going on leave was requested to apply at the medical depot where he was supplied with a preventive package, and a man coming back, after being out at night, was instructed, if he had exposed himself, to immediately report to the medical depot that he might be treated.

[Mr. W. A. Burgess.]

## APPENDIX No. 4

*By Mr. Ross:*

Q. Does there not seem to be some injustice in those cases? You say that a man who contracts the diseases in England and happened to get to France, would get a pension?—A. No, sir, not if he contracted it on service. No case contracted on service is pensionable under the Act. What I meant was aggravation. If the man had had it aggravated in England, and later got to France, he would get a pension for the full disability.

*By the Chairman:*

Q. That is, the man who contracted the disease before enlistment, aggravated it in England, and got to France? If he stayed in England he only gets aggravation?—A. Possibly I was not clear about it.

*By Mr. McGibbon:*

Q. What is your opinion about the fairness of that?—A. I think it is eminently fair. I have a case here on file which was brought up yesterday. This man contracted syphilis on the 8th March, 1919, while on service. His discharge medical board reported him to be cured. The next information that we had was that he was dead. He died of heart disease, aortic heart disease. The late Sir William Osler stated that 75 per cent of heart lesions of this nature were the results of syphilis, and that of the remaining 25 per cent the great percentage was the result of acute rheumatic fever. In the case of this man there is no history of any other acute disease; there is a perfect history of syphilis. A further point is, aortic heart lesions, the result of syphilis, have a very grave prognosis, and it is very rapid. Other cases are not so grave. The patient may live for years, but in this case the man died very rapidly. There was another point I wished to bring out. The witness stated yesterday that the medical examiner in the Hamilton district office had certain information which he would not put on paper. There is quite a big memorandum from the Hamilton district office which would, I think, refute that testimony. The case had been very carefully considered and gone over many times, and it was decided on the 17th of this month that there was a reasonable doubt in the case, and the pension has been awarded.

*By Mr. Cooper:*

Q. The full pension has been awarded to the widow and children?—A. Yes.

Q. That case is clear?—A. It is clear, but it brought up such an important point that I wished to refer to it. Here is a case which I think medical testimony would show that the great balance of probability was that this man died of syphilitic heart lesions, but nevertheless we must admit a doubt. The whole point about such cases is, what is the extent of the doubt which must be admitted? If there is a 1 per cent doubt in a man's history, are we to allow the man that 1 per cent doubt? As I remarked the other day, in Great Britain they require the man to have 51 per cent on his side. If there are 49 points for him he is out of court. The great difficulty is to know where to draw the line in such cases.

Mr. REDMAN: While it may be fair that the man should not get a pension for misconduct, what justice is there in denying a pension to his widow and children for death caused by a disease incurred on service?

The CHAIRMAN: Is that not for us to decide?

*By Mr. McGibbon:*

Q. How many cases of syphilis are there in the army? Have you any idea?—A. I could not give you any idea. I know there is a considerable number who develop the disease, and some became insane doing their service in France.

Q. You may do a great injustice to the widow of those men if you cut them off.  
A. It is quite possible.

[Mr. W. A. Burgess.]



*By Mr. Morphy:*

Q. Would you mind following up the remark you just made: suppose a soldier hung himself on service, what about the widow and children?—A. If he did so while insane, of course there would be a pension.

Q. Would a man do it when he is sane?—A. I have known cases.

Q. Might that not have been a homicide directly consequent upon service?—A. If it was on service it would be pensionable, but I can cite you a specific case, without mentioning names, I remember a fine young chap who contracted syphilis, he consulted a physician in London, one of the specialists, who apparently gave him a scare as to the seriousness of it. He immediately comes back to camp and shoots himself.

Q. How would you consider that case on an application by the widow and children for pension?—A. From my standpoint I would submit the case to the Commissioners. All the data would be prepared and an opinion would be expressed as to the mental condition of the man and it would be submitted to the Commissioners who would then consider it under section 12.

*By Mr. Cooper:*

Q. Take a case like this—and we have frequent cases of it in France—a man shoots himself in the arm to prevent going into the line again; subsequently he dies from septic poisoning. Would his widow be entitled to pension?—A. As you know, after his self-inflicted wound there would be a court of inquiry, which either would find him innocent or guilty of negligence, or wilful misconduct. If the man is discharged by the court of inquiry —

Q. Take the case of wilful maiming?—A. Those cases, with the medical opinion, would be sent up, and submitted to the Commissioners under section 12. I do not think it is their policy to say the man is pensionable.

The CHAIRMAN: Section 12 reads:—

“A pension shall not be awarded when the death or disability of a member of the forces was due to improper conduct as herein defined, provided that the Commission may, when the applicant is in a dependent condition, award such pension as it deems fit in the circumstances.”

And the definition of improper conduct includes wilful disobedience of orders, self-inflicted wounds, and vicious or criminal conduct.

The latter part of section 12 should cover the case of widows and children:—

“Provided that the Commission may, when the applicant is in a dependent condition, award such pension as it deems fit in the circumstances.”

*By Mr. Morphy.*

Q. How has the Board construed that clause in cases that come before it?—A. I think you should ask the Commissioners because we do not give a decision. We merely present a case from a medical standpoint and the Commission gives the final decision.

*By Mr. Redman:*

Q. If a man contracted the disease on service, do you presume he did it through misconduct, or do you have to prove misconduct? There are other ways of getting it?—

A. Quite so. In the great majority of cases there is direct evidence.

*By the Chairman:*

Q. Admission of the man?—A. Observation of the patient.

*By Mr. Morphy:*

Q. I presume the number of cases of suicide is insignificant?—A. I think so, Yes.

Q. And yet there may be some widows and children of men of that class who have been deprived of the pension through no fault of theirs?—A. Possibly.

[Mr. W. A. Burgess.]

## APPENDIX No. 4

Q. Where the husband and father gave his service to the country?—A. Yes.

Q. And in distress and trial of the greatest epoch in a man's life, for some reason or other that probably is not definitely known, he takes his life, will it be said that the dependents and widows of that man are sometimes deprived of the pension?—A. The cases are very few, and they are investigated very thoroughly. We have on our staff a specialist on those diseases, who reports on all those cases, and the benefit of the doubt is given to dependents in every case. It must be a very clear cut case where it is refused.

Q. It is probably not fair to put it to you, but we would like to get it on record: assuming the small number of such cases, would it not in your opinion be a very small matter in the midst of greater matters of larger aggregate, if all those cases were treated in the same way, and that the dependents whether there was doubt or not about that soldier, would get the pension? In the aggregate it could not amount to a very great sum?—A. I would not think so.

*By Mr. Redman:*

Q. Is it fair to say that the presence of the disease in these persons accelerates the death—I want to know whether the men who have been in the army will die a great deal earlier on account of having this disease, and whether there will be many widows who will be dependent for that reason. Will you tell us how long the disease runs and what portion will die?—A. It all depends on the faithfulness with which they take their treatment. A man who will report very often and take treatment when necessary, no doubt will put off the fatal consequences indefinitely, but it is very doubtful whether all those cases will not result in death from the disease.

*By Mr. Morphy:*

Q. Contributed to in some way perhaps by a weakening of the constitution?—A. The disease eventually attacks the nervous system.

*By the Chairman:*

Q. Is that the third stage?—A. Yes.

*By Mr. Redman:*

Q. I have known of cases where soldiers have fallen on the street in the city in a fit of some sort and it is found they are getting a very small pension, and the public will look at these men and say "this is the way the country use their soldiers." For that reason and considering the small number it may be extremely important?—A. These are cases in which it is very difficult to instruct the public.

Q. You do not want to tell the public?—A. No. I remember a man coming into the examination room, grabbing the table and everything he could grab, and this man was very much in the habit of throwing himself down in the street in front of some prominent person in order to gain sympathy. I went on with what I was doing and he spat all over the floor and made quite a fuss and presently I noticed him looking around to see what I was doing, and I said "are you finished," and he got up and walked out. I suppose he would do the same thing on the street.

Q. What was he suffering from?—A. From nothing.

*By Mr. McGibbon:*

Q. Don't you think, taking into consideration those cases of syphilis, that if they are treated properly a great many of them would survive a long time? If you treat them till you get the Wasserman negative, don't you think the disease could be pretty well cut off forever?—A. I am not expert enough on the question.

Q. It is a curable disease?—A. I think you are right.

[Mr. W. A. Burgess.]

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MR. BRIEN: Even the most expert on that question will not give an opinion, because the treatment is only ten years old.

THE WITNESS: Sir William Osler says that the man who has had syphilis has an axe hanging over his head held by a very slender thread, and what will tend to break that thread we do not know.

*By Mr. Redman:*

Q. Do you continue to give medical treatment to all these men?—A. Yes.

Q. Subject to his discharge?—A. Yes, whether pay and allowances are or not, I do not know.

Q. For how long?—A. I presume as long as they have it.

Q. Whether caused by their misconduct or not?—A. I prefer to leave that to the S.C.R.

*By Mr. MacNeil:*

Q. Is pension awarded in the case of those who are sentenced or court-martialled?—A. I never saw a case like that. I would not expect it would be. I would not think so under the Act.

Q. There are several such cases?—A. As to those cases of self-inflicted wounds, each case must be submitted on its merits. I think it is very difficult to decide. I do not think he would get a pension.

*By Mr. Cooper:*

Q. But the dependents?—A. I do not know about the dependents. It would rest with the Commissioners.

*By the Chairman:*

Q. It would not come in the Medical Branch?—A. I have not come in contact with it. With regard to self-inflicted wounds there was a Y.M.C.A. dug out. Some chaps were in there at night writing letters or doing something else. One of them goes outside and lights a match, a gas bomb falls, and none of those chaps had gas masks. They were all reported as self-inflicted wounds.

*By Mr. Morphy:*

Q. Because of the carelessness of one man over whom the others had no control?—A. I say that to show that each case must be treated on its own merits. You cannot lay down rules.

*By Mr. McGibbon:*

Q. They were disobeying orders in not carrying gas masks?—A. A man is told "don't put your head up over the parapet"; the man does it and is wounded; you could not pension him.

Witness discharged.

The Committee adjourned till Tuesday April 27, at 11 a.m.



## APPENDIX No. 4

COMMITTEE ROOM No. 436,

HOUSE OF COMMONS,

TUESDAY, April 27, 1920.

The Special Select Committee on Pensions and Re-establishment of Soldiers met at 11 a.m., the Chairman, Mr. Hume Cronyn, presiding.

*Other Members present:*—Messieurs Arthurs, Béland, Bolton, Brien, Clark, Cooper, Copp, Green, Lang, MacNutt, McCurdy, McGibbon, Morphy, Pardoe, Peck, Power, Redman, Ross, Sutherland, Turgeon, and Tweedie,—22.

The CHAIRMAN: There were certain files asked for in connection with the evidence of John Anderson of Hamilton. I have looked them over and if the Committee desires I could give a short explanation of the three cases. The first case is the one of Ernest Kennedy who was drowned while attending camp at London. There are two rather extraordinary features in this case. In the first place, Kennedy enlisted in June, 1915, and was drowned about a month after his enlistment while bathing in the River Thames. Some question arose as to his right to bathe there, orders having been issued to the contrary, and the Pension Board held that he had met his death while wilfully disobeying orders. At least, I understand those are the facts. There was a board of inquiry at the time of his death and evidence given by men who were with him at the time of his death showed that it occurred on a Sunday about 2 o'clock in the afternoon. There were said to be about fifteen men present. The point I happen to know is about two miles north of the Camp in London, and the finding of the court closes with this statement:

"It must be noted that the swimming in the Thames river was prohibited by Camp orders and that such orders had been read to the 29th Overseas Battery, C.F.A., at early morning parade on June 23, 1915."

The Battery to which the deceased soldier was attached was the 29th. Its O.C. was Col. Coghlan, and the Adjutant was Capt. Cory.

Mr. COOPER: Do you know what action was taken with regard to the remaining fifteen men?

The CHAIRMAN: There is nothing to show at all.

On February 14, 1920, Col. Coghlan, who is now living in Vancouver, wrote the following letter to Mr. Anderson:

"Replying to your letter of February 6th, sent to me at Guelph, I beg to state that Gnr. Ernest Kennedy, who was drowned in the River Thames, London, Ont., was a member of the 29th Overseas Battery, C.F.A., under my command.

"Part 1 Orders were issued to the effect that no bathing was permissible in the River Thames but it was customary during a route march which we took in this particular part of the country to allow the men to bathe at certain times under the supervision of the Officer in Charge. This was more or less of a common practice, and while it was not strictly authorized it may have been the cause for men assuming that permission might be obtained to bathe at other times.

"I am not aware that notice boards were posted at this particular point and do not remember having seen any there, although I have visited the particular place on more than one occasion."

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There is an affidavit attached from a member of the Battery who said that no notice boards were placed.

Mr. PARDEE: Is there nothing to show that the officers bathed there?

The CHAIRMAN: There is nothing to show it. On this occasion apparently there were no officers present. It was on a Sunday.

Mr. PARDEE: But is there nothing to show that the officers bathed there at other times? The witness said officers bathed there themselves.

Mr. COOPER: There is an affidavit here from Mr. Faulkner saying that there were no routine, battalion or district orders promulgated previous to this drowning; that this order was promulgated after the drowning. If that is so, it should be investigated.

The CHAIRMAN: I have that affidavit here. It is directly contrary to the finding reached by the Court of Inquiry. That is the first matter in regard to the application in question. The other is this: Kennedy enlisted as an unmarried man. He gave the name of his mother, who resided in Hamilton, as the next of kin. After his death, the mother put in a claim for a pension. On or about the same time, the widow, living in Detroit, put in a claim. The mother denies, up to the present time, that the son was married but we have the certificate of marriage of Ernest Kennedy, and a certificate of the birth of a son in London and a statement by the head baker of the London asylum who stated that both Kennedy and his wife worked in the asylum, that he went to the funeral, saw Kennedy in his coffin and recognized him as a former attendant at the asylum. There is a further complication because the wife has re-married. There is a son and the mother is the party on behalf of whom Mr. Anderson has been making the claim.

Dr. BÉLAND: Is the child living?

The CHAIRMAN: It is living with the mother.

Mr. COOPER: Was there not some difference between the age of the man who was drowned and the age given in the marriage certificate of the man who was married?

The CHAIRMAN: The statement was made before us that there was a difference of two or three years, but I cannot find anything on file.

Mr. COOPER: You have not got a copy of the certificate?

The CHAIRMAN: We have only the statement of Mr. Anderson that he saw the certificate.

Mr. TWEEDIE: I do not see how this Committee can very well decide individual cases. I think our business is to see whether we can give general increases. If we undertake to go into each individual case and decide whether the Pensions Board should give pensions, we shall never complete our work so far as this committee is concerned. I think the question is one of evidence which should be dealt with by the Pensions Board rather than by this Committee.

Mr. MORPHY: There is one thing to be said in answer to that and it is this: Unless we see individual cases in this particular forum, we shall not know how to deal with the class of such cases when it does come up. You must remember that we are taking the evidence of classes, but there are classes within classes. For instance, take the case of the man Garwood of which we heard the other day. Unless we see occasional individual cases that may represent a class our work will not be complete.

Mr. TWEEDIE: What class does this case represent?

Mr. MORPHY: I did not hear if the Chairman said whether individuals should be heard—

Mr. TWEEDIE: I never said that they should not be heard. I do not think, however, that this Committee should decide whether individual cases are entitled to a

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pension. We were called to determine general principles—whether the different classes of pensions should be increased—and, if so, what classes, such, for instance, as tuberculosis and amputation cases, or widows and children and orphans and things like that. If we are going into the merits of each individual case, we shall need to devote a year to the work.

The CHAIRMAN: I should like to say, Mr. Tweedie, that we are getting a great number of requests to consider individual cases. My mail, as Chairman of this Committee, is, I would say, to the extent of two-thirds composed of appeals to consider individual cases. I am afraid we are not making the time we should in this branch of the inquiry. There is what, to my mind, is a heavier branch yet to be considered, that of re-establishment. There is the point whether the Committee would not like to appoint a sub-committee to consider these individual cases and examine their files. I do not know how you are going to do it otherwise.

Mr. COOPER: We cannot make any recommendations to the Pensions Board. They will deal with cases without reference to us, according to the regulations as they at present exist.

Mr. TWEEDIE: There is a good deal in what Mr. Morphy says—that individual cases help us to establish a principle.

Mr. REDMAN: Let us have a sub-committee for them and get on with the work.

The CHAIRMAN: I take it that it will not be necessary for me to speak of the other two cases.

Mr. POWER: Under section 12 of the Act, a pension would not be awarded if death is due to improper conduct on the part of the soldier. If we find that the section works too harshly, there is only one thing, to my mind, to do, and that is to change the section. We can go into whether we should change section twelve. That is why this case presents a principle of some importance to us.

The CHAIRMAN: Every case has a principle behind it. There is no doubt about that. One is as to the payment of the supplementary pension to a British pensioner—a question of the date from which that pension should be granted. That is still in the process of settlement and no definite decision has been reached. I don't think we need bother with that. That is the case of Mrs. W. N. Clifford. Mrs. Southern has a case of dependent parents, a father who was formerly working and earning a good livelihood. He is down with weeping eczema. The Pension Board consider his condition is temporary while his family consider it permanent.

Mr. REDMAN: We should refer that to some members who know something about the subject.

The CHAIRMAN: The Patriotic Fund are now supporting the family.

Mr. MORPHY: How does that case happen to get before us?

The CHAIRMAN: Through a complaint of John Anderson of Hamilton.

Mr. MORPHY: A greater work could be done by this Committee if the Pension Board would collaborate with us and bring in their difficult cases that they have to meet. They could give us a vast amount of information. Apparently we are getting no help from those who know most. I would suggest that we have an officer sent to us from that board and point out the cases that the regulations don't appear to cover so that we can improve the law from their point of view as well as our own.

The CHAIRMAN: Speaking personally, I have found the Pension Board or any other board to be anxious to give any information in their power.

Mr. MORPHY: It didn't seem like that last week when they refused to answer questions. We had one witness who said Mr. Margeson treated him with scorn.

The CHAIRMAN: That was at once contradicted.

Mr. TWEEDIE: I don't believe Col. Margeson would do it.



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Mr. MORPHY: Witness swore to it.

The CHAIRMAN: We will undoubtedly hear Col. Margeson of the Pension Board or any other officer of any board. What I am trying to do is to get down to a ruling that will enable us to make progress.

Mr. MCGIBBON: Might I suggest that we appoint a committee to go into it with the Pension Board and make some recommendation.

The CHAIRMAN: If that is the desire of the Committee I shall be glad to do it.

Mr. POWER: We ought to have a medical man on it.

Mr. REDMAN: The ordinary civilian could not handle it.

The CHAIRMAN: Before we proceed to the evidence. There is a request from sixteen patients of the Lake Edward Sanatorium, Quebec, asking to be heard on the question of the inadequacy of their pension. We will have to decide whether we have had sufficient evidence on that point. We have had a good deal up to now.

Mr. TWEEDIE: Are they tuberculous?

The CHAIRMAN: All tuberculous.

Mr. TWEEDIE: I think perhaps we have had sufficient evidence in that connection.

Mr. MORPHY: That depends entirely on whether the Committee is agreed. Are we agreed about a common action favourable to the request these people make? How can we say we have heard enough evidence treating on this?

The CHAIRMAN: They put a statement in writing. They say:

"As, no doubt, you are aware, the cost of living to-day is a most serious problem to us all, and the average amount received by us monthly for a wife and family of three children is but \$76, which is inadequate to live in any degree of comfort. We therefore urge that an increase in the dependents' allowance be granted of not less than 20 per cent to enable us to meet the increased cost of living."

That figure of \$76 seems somewhat small.

Mr. MACNEIL: There is some misunderstanding. It was really their intention to give their evidence through the delegation which has already appeared. I think if Mr. Pyper gets an opportunity of conferring with the present Committee it will be satisfactory.

Mr. MORPHY: Mr. Pyper is here.

The CHAIRMAN: Yes. We will take up the question of his evidence when we get through to-day. He will be called to appear to-morrow with Mr. Simmonds and we will go on with that statement.

The CHAIRMAN: We have here Col. Starr from Toronto, Miss Reid of Montreal, and Miss MacDonell of Toronto. It is for the Committee to say whom we shall hear first.

## EVIDENCE.

Col. C. L. H. STARR, Toronto, called and sworn.

The CHAIRMAN: We have had certain evidence with regard to orthopaedic appliances both in Toronto and other places, and the Committee were anxious to hear something on that head, perhaps more particularly with regard to the limb which was adopted by the department, how that came to be adopted and why it is considered to be a desirable appliance.

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*By Mr. Tweedie:*

Q. What is your position?—A. I am consultant to the Director General of the Medical Services in the Militia Department.

Q. And where are your headquarters?—A. Nominally here, but the most of the work at present is in Toronto, and I am there most of the time.

Q. How long have you been connected with this work?—A. Overseas and here since the early part of 1916.

Q. And what experience in this work had you before going overseas?—A. I have been 25 years in. . . .

Q. What particular line of work do you confine yourself to?—A. Orthopædic surgery.

The CHAIRMAN: Go ahead now.

WITNESS: With regard to the limb. Before I went overseas there was a Committee appointed—I am not sure by whom it was appointed—to consider the question of limbs for the then returning men which was early in '16, possibly in November, '15. The Committee had submitted to them limbs from practically all of the limbmakers in Canada and the United States. From these limbs submitted the Committee made a report. Their report was in substance that there were good and bad features in practically all of the limbs and that if it were possible for the Government to make a composite limb, incorporating the good features of all the limbs submitted, that the best type of limb probably procurable would be procured. It was at that time determined to establish a central manufacturing plant and some arrangement was made whereby it was made possible to make as near a perfect limb as possible by introducing the various good features of all limbs. A small factory was established at the then Central Military Hospital on College Street in Toronto. They soon outgrew that and it developed into a large plant and was again enlarged and subsequently enlarged to the present factory site on Christie Street. I think probably the same principle has been adopted all the way through of adding to that limb at any time any new devices which have been thought advisable or which would make for a better type of limb. I think that is the principle they worked on up to the present time.

*By Mr. Tweedie:*

Q. Do you have any connection with the actual work in the factory?—A. Only this that the Department of Soldiers' Civil Re-establishment have asked me in an advisory capacity to advise on any limbs or any alterations that may be thought advisable. I think probably there is an understanding, although no ruling, that criticism or comment shall be obtained before the limb is issued and before any alteration is made in the standard type of limb.

Q. Have you come in contact with those in charge of the work?—A. Yes, indeed. As part of my orthopædic training I have had to take up mechanical training in orthopædic appliances and to a greater extent of the limbs and have a fair knowledge, and have had much contact with them and have seen the work in the factory. And I have come in contact with the workmen and the mechanics making the limbs very frequently.

Q. From your observations what would you say as to the competency of the workmen?—A. They were up against a difficult problem at first to get competent men, but they undertook to get over that by training men, and I think they have some men who are just as good as any that could be procured anywhere in the world. Some of them were working on that problem before the war and some of them have been trained since the war.

Q. Do you find that those who were trained do satisfactory work?—A. In some instances yes, and in some instances, no. A sample of it might be instanced in the disturbance in Winnipeg when there was a complaint made about the limbs there.

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I was asked to make an investigation, and it didn't take long for me after investigation to find that the difficulty was not in the limb but the workmen in charge. They very promptly sent those men back to the factory for further training and the difficulty was remedied at once. I have personal letters from men who complained showing that they were satisfied.

Q. Are most of the men employed returned men?—A. In a very large measure they are returned men. I think there are possibly a few men who were limb-makers before the war who are not returned men. I think they are a very small proportion.

Q. Could you get a sufficient supply of competent limb-makers if you hadn't trained men yourself?—A. I don't think so. There is a scarcity of that class of labour.

Q. What is your opinion as to the limbs turned out by that factory as compared with other standard limbs? We have had complaints that there were other limbs better?—A. That of course is bound to happen. Every man who gets accustomed to a certain type of limb, and knowing no other, thinks that is possibly the best limb in the world. At the same time our experience has been that when any alteration is made it is tried out on men who have worn various types for years. We try out any alterations on men whom we feel are competent to judge as between those and some other. Our experience in that regard has led us to feel that we have the equal, if not the superior, to any limb supplied for the lower extremities put out in the world.

Q. How about the arms and hands?—A. I think that we are in exactly the same position that every other country is in. From the beginning we have been feeling the way for the securing of an adequate arm which will be of some value to the individual. It has been a very difficult problem. Mechanically, it is one of the most difficult problems we have to face, but I know they are facing it honestly and coming nearer to it than they ever have.

Q. We have had it said here that hands devised for utility are of very little service to the men?—A. I wonder if I quite grasp your question.

Q. A hand devised to take up something or hold something. The men say these hands are of very little service.—A. I want to make myself clear. If you mean a hand that looks like a hand, which is designed with a great deal of mechanism to make it possible for the movement of fingers and thumbs to pick up anything, they have practically no value for utility; that is, to assist a man in doing any type of work, and for that reason that type of arm has been confined to what we call a dress arm for appearances only. It has a very small function. It will grasp anything by a spring and by which a spring can be opened by the twist of the shoulder, but it is largely for dress purposes. In addition to that, men who have a sufficient stump who can use a working arm, are supplied with a mechanical device which has no semblance to a hand, but which does give them a device which is of distinct value. As late as last week I had a statement from Dr. Donoghue, who is director of the Industrial Board of Massachusetts, that we had the best mechanical working arm that he had seen anywhere in the world.

Q. When you are speaking of arms generally and hands, you are speaking of hands as generally manufactured throughout the world?—A. Quite so.

Q. It was stated here that when a man received an arm to use it was generally equipped with a hook. Do you know anything about that?—A. Yes.

Q. What is your policy with regard to that?—A. In a general way the hook we have—there are half a dozen types of hook, and the man is permitted to select two out of any of these, which he thinks may prove most useful. If we can get a line on what the man is going to do in the future we sometimes can give some help toward the selection of the hooks. Up to the present the hook of various types is the most valuable assistant in the nature of an appliance that can be secured.

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Q. Where would you draw the line as to the class of work in which the hook can be used; and as to whether or not you would give him a hook?—A. I think that every man probably is supplied with a hook, and it is probably advisable because it doesn't make any difference; for instance, a clerk who only requires to hold papers can get on with the hand. At the same time if he is a man with a home there are times when he wants to do certain work, or carpentering, in which he can make use of a hook. He is therefore encouraged to take a hook in addition. He is also entitled to a hook. We have a rather heavy hook which was devised by one of the workmen in the shops with a Boulte hook, which will hold anything. It is sufficiently hard and strong for all purposes.

Q. Is that just an ordinary hook?—A. No, none of them are ordinary. They are split hooks so they can be opened. They are hooks which are two-thirds of a ring. The heavy hook is just simply a very heavy hook with a ratchet spring and clamp.

Q. If a man was requesting an arm who was about to go into clerical work of some kind, what would you fit him with?—A. He is fitted with the dress arm and also with the mechanical arm which he may wish.

Q. He may have both, may he?—A. Yes, he has both.

Q. We have had complaints with regard to the variation in the weights of limbs. What have you to say in regard to that?—A. The lower extremities?

Q. Yes.—A. There is a fairly definite standard now of legs. The weight of the legs of course varies. A light man of 118 or 130 pounds can wear a leg lighter than a man weighing 200 pounds. That variation is not tremendous. All of the limbs come in six or six and a half pounds except the ones at the hip. Those, of course, must be heavier, and run up to 10 or 12 pounds.

Q. Do you endeavour to get the limbs as light as possible in weight?—A. As light as possible? I wouldn't like to say that. As light as possible with regard to service. There is a possibility of making a limb so light that it would not be serviceable.

Q. It has been stated here that the patient has no option as to the choice of a limb which he will use, and it was suggested that he should be allowed to select for himself any artificial limb which he desires, irrespective of where manufactured. What have you to say with regard to that?—A. Only this, that this man is wearing a limb for the first time. He hasn't any idea of the limb or what its possibilities are. He is absolutely at the mercy of a good salesman. He has no way of determining for himself the value of this or that limb. My opinion is, that he is wise to take the opinion of the man who has seen this in action for a period of years. Here is a concrete case, between the so-called slip socket limb for above-the-knee amputation, and the willow limb. The man for some reason or other will select the leather limb. It is a second-best type of limb unquestionably. It is not as good as the willow and is only prescribed when for some reason the wooden limb is not available. For instance, in a short stump below the knee when the tendency is for the stump to pull out.

Q. If a man is dissatisfied with a limb, what provision have you to allow him to change it?—A. Dissatisfied with the fit of the limb?

Q. Yes, for any reason whatever?—A. If there is any reason that the limb doesn't fit he has every possibility of having it made to fit. His complaint of the fit is investigated and every opportunity given for refitting.

Q. Will you issue new limbs?—A. On occasion, yes, if the limb is a bad fit. He is given a new limb or a new bucket, as the case may be.

Q. Do you do everything you can to comply with the requests of these men?—A. I think everything possible is done, not only to fit the man, but to make him mentally feel that he is getting just the best thing that can be provided. That has been my experience.

*By Mr. McGibbon:*

Q. If dissatisfied with the limb he has no opportunity of getting another type?  
—A. It depends on what reason.

Q. You take away the opportunity of letting him choose what he thinks best?—  
A. Yes, for the reason I gave, because he doesn't know what is best.

MR. POWER: One man stated here that he had five or six limbs. Is there any reason for that?

THE CHAIRMAN: That was Mr. McGuigan.

WITNESS: The individual comes in very largely. If he has had six limbs, I think it is fair evidence that they are making every possible effort to satisfy him.

MR. TWEEDIE: He had his leg amputated a number of times.

MR. POWER: He said he favoured the aluminum leg.

WITNESS: The only aluminum leg is made by the Desutter people of London. The only possible advantage that that limb has is its lightness. Lightness in some cases is a defect. You may have an opportunity to get evidence from men who have worn them, and they say the very lightness is the fault. That is, it is so light that in the wind they can't bring it forward. It only weighs about 2½ pounds. There are other defects. It has no ankle. It is a solid foot and it has no knee control. It is dependent upon the tightness of the joint to control the knee. I think there is every reason for not providing that type.

MR. POWER: His objection was that his leg was too heavy. It was a nine-pound limb.

*By Mr. Power:*

Q. Did they ever have 9-pound limbs?—A. Yes, it depends upon where his amputation was. There are some limbs that it is impossible to make less than 9 pounds and yet have a satisfactory, serviceable limb. I saw some evidence to the effect that the department had fallen down on the question of supplying disarticulation at the hip; that is, where a man had no stump at all. That, of course, is not the fact. It has been a difficult problem. Most of the limb factories turned down that type altogether. There are probably very few amputations at the hip. Before the war they did not wear limbs at all, they went about on crutches. We have endeavoured to meet that, as every other country has endeavoured to meet it, with a type of limb which the English call a tilting table, which fits into the pelvis and in which they sit, with a joint at the knee and at the hip which they can unlock. I think we have gone beyond any other type of limb in that respect. The difficulty has been that a man of any weight will warp the joint so as to lock it. On the outside you have to have a joint that carries it below the normal hip joint. We have recently got one running on a control, which I think probably is the best that has yet been devised.

Q. From the standpoint of economy, would it not be cheaper for the Government to purchase them than to make them themselves?—A. I do not know that I should be asked a question like that. Personally, I think the Government ought to be able to manufacture a limb cheaper than they can buy it.

Q. I am taking the view that in a short time possibly, sometime anyway, we will not need this limb factory any more; we will not have a sufficient number of cases to keep a factory busy.—A. When would that be?

Q. Once these men are fitted, they do not return every year.—A. No, not every year, but some are returning every year, because they have been supplied at different times.

Q. Once a man gets a limb, he does not want to change it.—A. No, but he wants to have it renewed. A man is entitled to renew a limb once in four years, or something of that sort. There will be groups of them. I do not think that such a large

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establishment probably will be necessary, but it is only a decrease in the number of workmen that will be necessary. You will have to have a workshop, a factory, until all those men have disappeared.

*By Mr. McCurdy:*

Q. One witness drew an unfavourable comparison between the practice obtaining at the Orthopaedic Centre in Toronto, and that which existed in England. He said, if I recollect correctly, that in England any person has an option of choosing from a large assortment of different appliances; whereas, in his opinion, the choice in the Orthopaedic Centre in Toronto was altogether too limited; that is, there was only one choice, and he indicated that there was a good deal of dissatisfaction over the extremely limited appliances which you have. What have you to say about that complaint?—A. The method in England is entirely different. In the English service, at Roehampton, at the Queen Mary Auxiliary Hospital, Roehampton, it is true there are probably eight or ten different manufactures approved by the committee which saw that certain limbs must meet certain standards. The type of limb meeting those standards will be approved. It is also true, to a limited extent, that they have a choice, but the choice largely depends upon the number of orders that are in the various factories. It really comes to the point that the Officer Commanding that hospital will send for a certain number of, say, the Rolly limb, and up to the capacity of that factory he will send those men the Rolly. If there comes further requests for the Rolly, and it is going to take an interminable time to get it from their factory, then they will shift to the Hanger, or the Anderson-Whitelaw type, or some other type; so that it is a limited selection that they have, and they are all of a type pretty much alike. There is very little difference in the work. We have had men come back who had deliberately chosen a certain type of limb. They come back here, and that limb has been replaced, or an additional limb has been given them here, and they have expressed the most marked satisfaction with the limb that has been provided as against the one they selected themselves. That has happened many times.

Q. I understand that the limbs in England are provided altogether by private manufacturers.—A. Yes. ,

Q. Altogether?—A. Yes.

Q. So that the patient looking for appliances has the choice that those different manufacturers can give?—A. Yes. Those various manufacturers, as I understand it, have to meet a certain standard. If their limb does not accord with the standard that the committee on limbs have decided upon, they are required to chance certain features of the limb to meet that standard before they are allowed to come in with the other group of manufacturers. That was done, I think, largely on account of the fact that they had a very large number of amputations in the early stages which they were hopeless to meet in any other way except by a large number of firms coming in and establishing factories.

*By Mr. Peck:*

Q. I have been told that you have accused certain patients of malingering. Is that so?—A. I would not like to state it in that way. I do not recall any types. You mean limb men, amputations?

Q. Yes.—A. I do not recall any cases of that sort. There was one case to which possibly you may refer, that is the case of Sergeant Burley. I accused him of not being fair, because there was not any question of it. He was in hospital for two years. He was always complaining, and everybody on the staff tried to please him. I tried to find out what the difficulty was, and I found that he was an employee of the city of Toronto and was drawing his pay from the city as a city employee, and also drawing his pay as a sergeant in the army. He never saw service. He got no further than England, and was injured in an automobile accident. He never saw any service. I

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accused him of unfairness, which I think it was legitimate for me to do. The G.W.V.A. appointed a committee to investigate his case, and they absolutely confirmed everything I had said about it. That is the only case.

Q. It was not that case at all. I was told that you were inclined to rush the fellows along to get them away.—A. I wish you could see, sir, the care that is given to each individual, both as regards their stumps and their appliances. Men have come to me complaining of not being properly fitted, and others have said that they were satisfied and were willing to be discharged. I have turned them back because I thought they were not fitted properly. I think every precaution has been taken in everything of that sort.

*By the Chairman:*

Q. Have you looked into the question of fibre limbs?—A. Yes. The most unsatisfactory feature of them is a tendency to laceration due to the moisture.

Q. They are very much lighter?—A. Not very much.

Q. Through the courtesy of Mr. MacNeil, I have had placed before me a report on artificial limbs by an overseas representative sent from this country to England and the continent, Mr. Hazeldean. He was a member of the S.C.R.

*By Mr. McGibbon:*

Q. Before you go on to that, Mr. Chairman, I would like to ask the doctor how many men are investigating improvements in artificial limbs, devoting their whole time to it?—A. We have in the factory a group of men who are what we call research workmen. They have nothing to do with the general output of the factory; they are there to consider any suggestion which comes from anywhere. In that work, we have practically every man on the staff interested, medical men, patients and workmen. If a man has an idea that seems to have anything in it, we take the idea and put it into the special research workshop; and the article in question is tried out, or the portion of the limb is worked out and then tried out, either on some of the men working there or on some men who have worn limbs for some length of time. We have practically got everybody wide awake to the possibilities of improvement: patients, workmen, medical staff, and even the officer commanding.

Q. You have not any devoting all their time to research work?—A. Yes, those workmen are devoting all their time.

Q. How many are there?—A. I think three.

Q. How many throughout Canada?—A. I do not know that there are any others in the Dominion, but the same idea exists. If an idea develops in Winnipeg or Halifax it is sent down to the factory where it can be tried out. I do not know that we would gain anything by having a man in Winnipeg. I do not think there is any workshop there. They are mostly repairing there.

Q. Do you know the names of those three men?—A. I do not know.

Q. You do not know what experience they had previously?—A. I do not know where they came from.

Q. It seems to me that their knowledge would be a very important part of the work?—A. That was the reason it was established. For instance, the bored hook came from there, and the whole working arm that we have came from that source. I was responsible probably for the general outlook, but the mechanical details were worked out by those men in the workshop.

Q. But you say we have only three in the Dominion?—A. I think we have three more than anywhere else.

*By the Chairman:*

Q. Have you seen this report of Mr. Hazeldean's?—A. I have seen that report. Mr. Hazeldean was not sent over by the Department of S.C.R. He was either secret—  
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tary or president of the G.W.V.A. in Calgary. He was not an employee of the department.

Q. At the conclusion of the two weeks' visit in England, where he had seen most of the factories, not all of them, he makes this statement, "Reference to my former report will show that I have not so far found anything in this country which is better than the article supplied by the Canadian Government, in so far as legs are concerned; but I am still of opinion that the Caulet hand manufactured by Prothesia Limited is worthy of special consideration, as also the Mackay hand, which is manufactured under the jurisdiction of J. Morrison and Sons, Fenchurch street." What have you to say to that?—A. That bears out the contention that the lower limb is practically satisfactory. The arm problems are just the same as our problems. We are still working at them. The Mackay arm and the Caulet arm I know. We have samples of them. We have tried them out. The opinion is, not only here, but from the reports of the Advisory Board in England that these mechanical hands have not been satisfactory.

*By Mr. Power:*

Q. How do you account for the statement made by one of the witnesses here—I do not remember his name—to the effect that in the majority of cases the men discarded the artificial arms which were issued, and did without them entirely?—A. I think that probably is so regarding the short stump above the elbow, and it is the case not only here, but a report from the Pension Board in England shows that a very large percentage of the men supplied with the arms of their own choice, have discarded them and are not wearing them. That is not so of the arm below the elbow.

Q. What is the reason?—A. Because with any arm that can be put on many men would go with an empty sleeve rather than take the time in the morning to dress. It is a nuisance to dress with it. It takes some time to get into it and they prefer to go without it.

*By Mr. MacNeil:*

Q. May I ask if under the standardization effected provision is made for fitting of stumps under extraordinary conditions, or for other disabilities which may exist besides the amputation?—A. I think the possibility of so altering the top of the limb to fit any marked disability, or any peculiar kind of stump—for instance there is a number of them with scars below, and the men could not remove the scar without sacrificing length of stump. These are all made provision for in many ways, by making models for them. I think every one is considered as an individual case. That is, so far as the bucket is concerned. If you fit the stump, the rest is standard.

Q. As to the class of amputation you have mentioned below the knee, with five or six inches of stump, where say part of an old scar exists. Would it not be to the advantage of that man to be able to procure a limb with a slip-socket, so that as the leg stump works in and out of the bucket, or as the weight comes on it, there is not the tendency to open up the scar again?—A. There is the same tendency—the weight bearing of a slip-socket limb and the weight bearing of a wooden-socket limb are exactly the same. You have got to have the same weight whether it is a wooden or slip-socket, and that does not alter the weight bearing. In fact there is an advantage in the wooden one in that you can provide for the scar by making a hollow in it. In the leather one it is more difficult to do, because the leather does not maintain its shape. A wooden socket once fitted comfortably does not alter. A leather one will alter. There has not been a leather one made up to the present time which will not alter its shape by continual wearing, perspiration, and so on, only it is not bearing weight where it did originally, and in addition to that there is the feature which every one speaks about, the original weight. You cannot make a slip-socket which is not one and a half to three pounds heavier than the willow bucket.

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Q. A number of men, after being provided by the Government with limbs, have purchased their own limbs, perhaps from some American firms. They claim the moving up and down breaks the scar, and if they would only have the slip-socket with good fibre, it is light, and they get along better?—A. We have had a great number of men who have been fitted with slip-socket legs, who, after using it for some time, apply for a wooden bucket. I think I could give you a large number of men who have had the wooden bucket who applied for the slip-socket limb. There is no question in my mind from seeing the men wearing them for a long time, that the great mass of opinion of the men wearing limbs, where you have to get your ultimate value out of them, where they will volunteer the information, is that the slip-socket limb is not either as comfortable or as light as the wooden bucket, and no man who has worn it for any length of time will want it, except in the case of those very short stumps. There is that advantage, because the electricity of the socket keeps the bucket up close to it, but you do not have that trouble in the longer stump.

Q. The standardization is not so rigid but that you can make provision for extraordinary cases?—A. Yes. We make the slip-socket limb, it is made and provided, but it is provided by choice for the men who cannot wear wooden ones.

Q. What provision is made for the men who have another disability apart from amputation which prevents them wearing a brace or a corset? Are they enabled to procure some other type of limb?—A. I do not know that I can visualize that type.

Q. The man possibly has some disability or wounds on other parts of the body which prevent him wearing the leather corset round his leg or the brace or harness he has to carry?—A. I do not believe I have run into a case of that sort. The man is considered as a whole and every effort is made to supply him with what he requires. I do not know that I can visualize just the type you refer to.

Q. Are there many men who, within your observation, for medical reasons are unable to wear a limb at all?—A. No, very few.

Q. Has it been your observation that when they do wear the limb there is considerable wear and tear in their clothing and additional expense?—A. The wear and tear on clothing below the knee ought not to be any more than the ordinary wear and tear. With an artificial limb above the knee I should think possibly it would be—there ought not to be very much, because the knee is just about as smooth as it could be. In the amputation at the hip it is almost impossible to provide against it, although the locks are guarded by having a shelving steel plate put on, so that the leather does not stand out from that, and every effort is made to protect it, and in this case of disarticulation of the hip, a pad of leather is provided that comes down over it between the joint and the trousers, and every effort is made to prevent wear and tear. But I should say that probably above the knee there is a measure of wear and tear beyond the ordinary, yet I should think possibly that would be almost equalled by the fact that the man would not be as active and, therefore, would not wear his trousers out as rapidly as if he were more active.

Q. There is a certain play there, and they collide and cut the cloth?—A. I have not seen it.

*By the Chairman:*

Q. That is a special point they make. They say that even below the knee, if, in going along, they happen to strike any hard article there is no give, and a cut is produced at once. That point was emphasized by every one of them?—A. I have never seen it.

Witness discharged.



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Miss HELEN R. Y. REID called, sworn and examined.

*By the Chairman:*

Q. Can you tell me your experience in the matters in which the Committee is interested?—A. In connection with the Patriotic Fund, I have been convenor of the auxiliary of the Committee that has charge of the discipline investigation, budgeting of the families, since August 27, 1914.

Q. What we would like to know is, in what condition do you find the pensioned widows with or without children and widowed mothers and dependents generally?—A. Mr. Cronyn, before coming up here I drew up a memorandum covering the cost of living for families, and, touching on this point, perhaps if I were allowed to read it and then answer questions afterwards, it would be the quickest way to arrive at the information the Committee desires.

*By Mr. Cooper:*

Q. This is from the Montreal standpoint, I take it?—A. Partly from the Montreal standpoint and partly from the national standpoint of the Patriotic Fund. The memorandum reads as follows:—

“The general increase in the cost of living is sufficient warrant for a general increase in the pension scale. It is the price the country must pay for safeguarding the health and well-being of the community. Annual or periodical revision of living allowances is desirable particularly for ex-soldiers’ dependents who have lost the chief wage-earner through death or whose wage-earner’s earning capacity has been lowered through wounds or illness due to war. A permanent committee advisory to the Pension Board might seem worth considering; such a committee to keep in touch with the fluctuations in the cost of living and if necessary to co-operate with the Department of Health and Labour in making a study or a survey of living conditions as affecting our pensioned families.

“If the family income falls below that necessary for maintaining a normal standard, they can live possibly several months without any apparently serious results, providing they are in good health and are well supplied with clothing and household goods when the income begins to drop. But if this situation continues, clothing and household furnishings will give out, and with the necessary heavy demands of the winter months retrenchment will be necessary. The food expense, which is the one having the greatest flexibility, will be cut in order to take care of the more urgent needs, and under-nourishment with its serious attendant ill effects will speedily ensue.

“Studies showing the close and disastrous relationship of low incomes to health have been made in England and the United States during the last nineteen years. And any one who wishes to be convinced of the seriousness of this question in relation to adequate pension, needs only look up Arthur Greenwood’s report on “Undevelopment of Glasgow School Children” with various degrees of poverty associated therewith. While Mr. Greenwood examined almost 75,000 children, we find the identical conclusion of seriously retarded mental and physical growth as a result of the Boaz, Burk and Baldwin studies of poor school children in the United States. Rountree’s study of poverty in York, England, 1900, and Chapin’s 1907 work on Standard of Living in workingmen’s families in New York offer further testimony that the labouring-class dietary is on the average 25 per cent below what is essential for health and efficiency.

“Pensions are removed from the economic hazards of competitive industry. A widow’s pension is supposed to provide the family with a decent minimum standard of living consistent with health and efficiency. Insufficient pension means lack of food and proper clothing and this means lowered resistance to disease and a lower earning capacity for the growing child. It may mean death to little children. (See Children Bureau of Statistics, Washington Department of Labour.)

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"The amount necessary to keep the average family of a man, wife and three children in a minimum standard of health and efficiency is estimated by the United States Department of Labour as from \$1,500 to \$1,800 per year. A widow with five children requires approximately the same budget as the average family. Prof. Ogburn and Dr. Royal Meeker of the department state that a labouring man requires 50 cents to 60 cents a day for food in order to get the caloric value necessary for his health and working efficiency. A woman if staying at home requires 80 per cent of the man's food allowance. Boys over 14 years same as men, girls over 14 years same as women, boys from 12 to 14 years about 82 per cent of man's allowance, girls from 12 to 14 years about 73 per cent of man's allowance, children 10 to 12 years 70 per cent of man's allowance, children 6 to 10 years 62 per cent of man's allowance, and children under 6 years 55 per cent of man's allowance.

*"Clothing.*—If the man and woman both work, the woman has to spend slightly more on clothing than the man. If the woman is at home she spends much less."

We notice in studying family budgets, that is, social workers and those having to do with dependent families, that official tables like that of the Department of Labour show a budget slightly higher than what we have found necessary. They have not been as close to the actual budgets of the families as have such organizations as the United Charities, the Dependent Families' Association of Chicago and others have. I have with me a scale of budgets which we have found good in Montreal and while the prices in the province of Quebec are slightly lower than those given by the *Labour Gazette* we feel that locally they are adequate.

*By Mr. Tweedie:*

Q. Did you ever have any scientific test made in connection with the budget of the Department of Labour here?—A. No. I have one estimate here, which is a kind of test. I have attached the wages in August, 1919, for six or seven classes of labouring men, and below that the cost of living that the Labour Department has estimated for the average family. The cost per week of food, fuel, light and rent in the estimates in so far as the prices in December, 1918, and January and February, 1919, are concerned, bring the necessary expenditure up to practically what the United States have estimated, that is \$1,558, or \$129 a month for the ordinary working man.

*By the Chairman:*

Q. With a family of five?—A. Yes, a man, his wife and three children up to the age of fourteen.

*By Mr. Tweedie:*

Q. That is the result of your own experience?—A. This is the result of the Labour Department's investigation, and they base their result on the minimum comfort budget for a typical household. I might refer you to the budgets prepared also by the United States Department of Labour, the United States Shipping Board, the New York Factory Investigation, the New York Bureau of Standards, the Spokane Chamber of Commerce.

Q. Do you think it is a matter of experience that the average family throughout the Dominion of Canada consumes food to the extent that they set out in that budget?—A. They may not consume the actual kinds of food, but they spend at least that much money. I have here the division given as 43 per cent of the average income is supposed to be spent on food, and while the choice may depend upon the ignorance or ability of the housewife and on her lack of knowledge of food values they certainly need the amount of money unless they have to skimp. The food item is the most flexible one. If the rent goes up, which it very often does, or if clothing goes up, the thing which has to pay for it is the food allowance, and that is the most dangerous one to economize on for the growing family.

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Q. Then you consider the allowance of the Department of Labour as reasonable?—A. Very reasonable.

Q. You have a budget which you have prepared yourself which is slightly under that set out by the Department of Labour?—A. I have here my 1918 budget. We have been running since 1919 on the national budget. I have it here and will file it as one exhibit which approximates very closely to the pensions estimate of \$97 a month for a widow and five children.

*By the Chairman:*

Q. What is it approximately?—A. Our Montreal Patriotic Fund allowance and National Fund allowance before 1918 were practically established allowances in Montreal for the rest of Canada because we made a closer study of the family conditions than was done elsewhere, but since 1919 the National Committee drew up the regulations and gave us our budget which we considered satisfactory and by which we have been governed since that time in order to get uniformity throughout the Dominion.

*By Mr. Tweedie:*

Q. Perhaps I have not made myself very clear. You take the budget per year of the Department of Labour for some special month, December, January and February. You find it to be \$129?—A. Monthly.

Q. Monthly, yes. Have you prepared a budget of your own for the corresponding months in connection with your work?—A. No, I cannot say that I have.

Q. Have you any figures comparing your own observation and the work with which you are connected with the figures of the Department of Labour?—A. We have only the figures for 1918, for June, 1918.

Q. How did they compare with those of the Department of Labour?—A. In foods, slightly lower. In light, fuel, heat, and other things they were just as high and the Department of Labour does not touch sundries. For instance, household furnishings are not included. Sundries would include all replenishments, renewals, pots, pans, brooms, clotheslines, and so on. The Department of Labour does not list these.

*By the Chairman:*

Q. Clothing?—A. Yes, but not in detail. They just give the wholesale price.

Q. But not in the Family Budget?—A. No, not in the Family Budget.

*By Mr. Tweedie:*

Q. Will you give us these figures so that we will have them before us? One set of figures is theoretical, and the other is derived from practical experience. We would like to have them before us?—A. We feel that the provision made is insufficient by at least 20 per cent. We would say the pensions should be increased by at least 25 per cent, that is, over the present pension and bonus.

*By the Chairman:*

Q. Is that increase of 25 per cent based on the last increase including the bonus?—A. Yes.

Q. So that it is 25 per cent over \$720, the amount a single totally disabled man receives?—A. Yes.

*By Mr. Tweedie:*

Q. Your budget is prepared from what sources?—A. Our actual budget is prepared sometimes from accumulated opinions of other organizations and from question-

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ing our actual families. I have in my file of evidence had special cases of the actual expenditure of certain families.

Q. If you have a number of those cases here, it would cover the point I want covered. I want some actual cases in which expenditures have been made?—A. I can give you those. Of course, in all these budgets there is absolutely no allowance for emergencies such as moving, for death, for maternity, for accident of any kind, and those factors which contribute greatly to the cost of living. For these no allowance is made at all.

Q. Any allowance for insurance?—A. In our budgets we all do make that allowance.

Q. Sickness?—A. The Patriotic Fund is supposed not to augment any Government allowance. It is supposed to work on the supposition that they are adequate. Often cases come to us on account of the allowance being inadequate, on account of influenza—there are a large number of these—and other illnesses. We have made provision for any cases of aggravated illness because a sympathetic allowance may be granted in such cases. This is not encouraged however, as we consider the Government should make provision for a minimum standard of living. We have had to pay \$400, absolutely legitimate payments, to cover hospital and medical attendance to a woman and her children in cases where the whole family were down with the flu, fever, or some other disease. Or it might have been a maternity case in conjunction with some other illness. The question of health in relation to inadequate pension is one I would like to stress very greatly. We have a health clinic which I operate in connection with the Patriotic Fund in Montreal. I have here an exhibit reporting the defects and mal-nutrition in 600 children examined up to date. The percentage runs between 20 and 40 who were well nourished. They have not had enough of the proper foods to keep them in such conditions that their weights correspond to what they should in relation to their height. These figures relate to children 7 per cent under-nourished. We have a regular system drawn up in the United States for the actual weights per head. If 7 per cent under weight, it is reported that the child is generally mentally and physically at least one year retarded. We have had that experience also in connection with soldiers' children. They are thoroughly examined, and that huge percentage of children under-nourished has been found to exist. We found it to be 43 per cent in the first 100 who were 7 per cent underweight. In the next hundred there were 38 children and in the next 41.

Q. How do these figures compare with what wage earners' children show generally throughout the country?—A. I am sorry to say that perhaps in the Province of Quebec the standard of health is a little lower than in the rest of Canada. We should not confine it to the soldiers' families alone. The average in the United States is a little lower. The defects in children there are found to be 5.5 while we find 6.5 among children.

Q. And how about Canada generally?—A. The clinic we operate is the only one I know of that gives a complete physical examination of children. The school examinations throughout the country are more or less superficial. They cannot examine them thoroughly all the time as they look principally for contagious diseases. They have found 75,000 school children in New York city under-nourished, and as a result they have established school lunches, caterers classes and milk depots where milk can be bought at lower prices than on the market. Milk now sells at 16 cents a quart in Montreal, and that puts it in the luxury class with our people, and they do not buy it where they should buy three quarts for a family of four, or they only get one quart, and perhaps less. It is the best food for growing children.

Q. What I want to get perfectly clear is this: Is there any difference between the civilian population and the soldier population as far as your figures are concerned?—A. Practically none.

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Q. And the principle which you lay down applies to wage-earners generally?—  
A. Yes, but the pension is not subject to the economic hazards of competitive industry and we can establish a minimum.

Q. Your idea is that pensions should go up to such a standard as to enable families to live so that they will have no mal-nutrition among their children?—A. A decent standard of comfort covering health and efficiency.

Q. And your estimate of a pension and bonus combined is 25 per cent in advance to cure these ills?—A. Yes.

*By Mr. Power:*

Q. Isn't it possible that mal-nutrition is due in large part to the ignorance of the parent? With the increased sum you would not remove that?—A. Yes. There are many contributing factors to mal-nutrition. Ignorance of the parents is one of them. The economic factor is the prominent and most important one. You can remove ignorance with teaching, but if there is no money all the teaching in the world would not give sufficient food.

*By Mr. Cooper:*

Q. If the 25 per cent increase is granted you do not allow in that for emergencies?

*By Mr. Tweedie:*

Q. And you arrive at these figures for the Dominion of Canada by reason of the national budget?—A. Yes, I have the following statement at the end of my memorandum I will read it here:—

"The Patriotic Fund Conference of workers from the east and west of Canada, meeting in Ottawa this week will forward to the Parliamentary Committee on Pensions now sitting, recommendation for increase of pensions as follows: First, increase in pensions because of the increase in cost of living; second consideration for incapacitated fathers and other dependents; third, for no reduction in pensions to widowed mothers on account of earnings and other sources of income; fourth, more generous consideration of the dependents of class C insane patients; and five, more generous consideration for the men and their dependents in cases of amputation and tuberculosis. It will also ask if any pension can be given to women whose husbands never returned to Canada, having deserted them and their children after making other connections with women in France or England."

We have in Montreal at the present time fifty cases of amputation that have been carried on by the Federal Emergency Appropriation Department. That is the branch of the Patriotic Fund which has been administering the Government allowance. These fifty men—I have twelve of their cases with me—have not been able to get work on account of their handicaps. They have been carried by the Federal Appropriation Department and most of them have not yet found work. They are pretty well stranded and they are living on inadequate incomes, particularly those with families. We are making a special plea for that class of man. He cannot find work nearly as easily as the man who has not lost a limb, and he is a greater risk in industry. He wears out his clothing fast as this morning's evidence brought out.

*By Mr. Cooper:*

Q. Could you tell me what percentage over and above the present scale of pensions and the bonus and the 25 per cent which you say is necessary, would be needed to cover any likely emergency? Would any specific percentage cover it? Would 10 per cent increase cover it?—A. I do not know of any class of pensions where 10 per cent increase would cover the need. They may exist. I cannot say they don't because

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I am not specifically up in pension work, except as they come before the fund asking for help on account of inadequate pension. We feel that a 25 per cent increase should be general.

Q. My point is, what percentage would cover emergencies over and above that 25 per cent increase? Can you state a specific percentage?—A. No, it would be dangerous because emergencies do not arise in every family. A family might come through the winter with very good health. The rent might be put up with one family and that might arise with several families but not with others.

*By the Chairman:*

Q. A single man totally disabled receives this year including bonus of 20 per cent \$720 a year. You suggest a 25 per cent increase, which is \$180, making his total allowance \$900?—A. That is exactly what the Boards in the United States and Canada consider a single man can live on, \$900.

*By Mr. Tweedie:*

Q. You put that in as a minimum. I suppose there is no objection to going above that?

*By the Chairman:*

Q. It has been suggested by a number of organizations that the pension to a single totally disabled man should be \$100 a month, or \$1,200 a year. This is very much larger than your figure.—A. If \$100 a month is necessary for an absolutely normal healthy man, a totally disabled man would need more than \$900.

Q. We are referring to a totally disabled man who is presumed to be practically out of employment or a possibility of it. Your proposed increase of 25 per cent is for all the pensions granted, including that allowance to the wife of a married man and his children. I make the present pension to a married man with three children and his wife to come to \$1,260, \$720 for the man, \$180 for the wife, \$144 for the first child, \$120 for the second, and \$96 for the third. That is a total of \$1,260, and your 25 per cent adds \$315 to that, making the pension \$1,575 for that family?—A. I think that would be a just pension, and again it approximates to the findings made in Canada and the United States in seven or eight investigations.

Q. Would you care to express an opinion as to whether that increase should be by way of bonus, or fixed at that scale?—A. I do not know that I am prepared to answer that, Mr. Cronyn. I have a feeling that if the pensions are fixed there should be some advisory committee to consider fluctuations in the cost of living from time to time, and to revise these pensions in relation to it. If such a committee were to make a report at the end of a year showing the increase or decrease in the cost of living, having made a survey of Canadian conditions, it might be possible to increase or decrease your pensions accordingly.

*By Mr. Tweedie:*

Q. I understand that these pensions were based on pre-war conditions, and that the bonus takes care of the increased cost of living?—A. The Patriotic Fund has increased its allowance four times since the war began on account of the increased cost of living and we have always been a little behind. The cost has gone up after we have made our increase.

*By Mr. McCurdy:*

Q. What is the total increase since the war began?—A. I have not got that in my mind. I can give you the figures. I will send them in.



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By the Chairman:

Q. You may like to go on with your statement?—A. Continuing from where I left off,—

“A working boy requires as much for clothing if not more than his father; girls and boys at school and at home require less for clothing according to age. The *Chicago Standard* budget of April, 1919, shows this in some detail, giving articles of clothing and price of each for each member of a working man's family.

“The *Canadian Labour Gazette* for March, 1920, shows the increase of the cost of living in Canada by successive years, from February, 1913, to February, 1920, pages 356 to 357. The average cost of a weekly budget of staple foods in some 60 cities was \$15.70 the middle of February, 1920, as compared with \$13.41 February, 1919, and \$7.75 February, 1914. It is interesting to know that local prices in Montreal are slightly lower than those given in the *Labour Gazette* for the whole of Canada.

“The *Gazette* shows the increase also in clothing, boots and shoes and house furnishings, while we all know that car fare, newspapers, recreation, health charges and insurance have all risen, though these last items are not covered in the *Labour Gazette*.

“The Montreal Patriotic Fund increased its budget four times during the war in accordance with the increased cost of living. Government's separation allowance was increased twice only and was never adjusted to the number in the family. The Department of Discharged Soldiers' Civil Re-establishment, and the Board of Pension Commissioners followed the example of the Patriotic Fund in grading allowances, and the scale issued to the members of the forces in training or under treatment is on the whole a good and generous one. A glaring exception is the treatment accorded the dependents of class 'C' insane cases. The Patriotic Fund allowances under post-discharge relief regulations, put into effect after the armistice, are now in force but are under present re-consideration and run as follows (exhibit filed). The Fund is under regulations not to supplement Government allowances, this on the assumption that they are adequate. Pension cases, however, come to us again and again, finding it impossible to make ends meet owing to the increased cost of living, and when any serious emergency occurs in the way of illness or accidents the Fund has been obliged to lend assistance in wiping out medical and hospital accounts, often reaching into and over hundreds of dollars.

“There is no doubt in our minds that a very serious condition exists in connection with the health of our soldiers' families, a contributing factor to this condition is certainly the high cost of living with which the increase in wages and allowances has not kept pace. The New York State indexes of factory wages and cost of living herewith filed will state this point in a graphic manner, and it is more than likely that conditions existing in the State of New York are paralleled among factory workers and the labour classes in Canada generally.”

The increase in wages and the increase in the cost of living for factory workers throughout the state of New York are shown here. You will note in the document that they never once meet. The cost of living has increased always faster than the increase of wages. In February, 1919, the two did meet but since then the wages which then covered the cost of living, have again gone below. We find that the same thing applies to the people of the labouring class in Canada. Then I refer in this memorandum to the health condition. I have with my article the prices for articles of food and clothing obtained in two department stores last Saturday where our

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soldiers deal. That might be of help if the Committee is going into the study of family budgets in a careful and scientific way. We were surprised and delighted to find that they were a little lower than those given in the Labour Gazette of this month. It is interesting to know the relative amounts of the various items in a budget. Food takes 43 per cent of the whole cost, shelter 10 per cent, clothing 13 per cent. Heat and light 6 per cent. Sundries makes an amount of 20 per cent. Sundries covers insurance, recreation, car fare, which is justifiable always for a man and boy going to work, and all replenishment of household furnishings, etc., doctors' and dentists' bills when they can be paid—most of our families put them off. People usually go to hospitals only when an illness is absolutely critical, and they sometimes go too late. They make many sacrifices in this way, and often take insufficient food.

*By Mr. Tweedie:*

Q. Have you these figures from the National Budget?—A. Yes. And these are compiled from a series of studies in the United States. As I said before, in making such studies the Labour Departments should co-operate with the Health Departments and with agencies which had actually done family budget work. Otherwise they will be a little off. Perhaps it errs on the generous side and that we do not find fault with. We have also the department of health in New York which, taking the man as a unit allows .8 for the wife, .5 for a child of 8 years, .6 for second child of 10 years, .7 for third child of 12 years. That would make 3.6 the whole unit value for the normal family.

Q. What do you mean by the unit value?—A. You have to establish something as a guide. You take the man and all his requirements, and call him one. The other members of the family require less food and clothing in comparison with the man. We find very often in families where the man works and the income is insufficient that sacrifice is made for the man to see that he has enough food and clothing. They keep him going because it is absolutely necessary, and the rest of the family suffer.

Q. Do you give the unit as a man one and all the others in relation to that?—A. Yes, and I have all the ages. It is a very good reference. It is a very good reference to have in drawing up a budget for every child of every age.

The Committee adjourned until 4 o'clock this afternoon.

## AFTERNOON SESSION.

TUESDAY, April 27, 1920.

The Committee resumed at 4 p.m., Mr. Cronyn, the chairman, presiding.

*Other Members present:*—Messieurs Arthurs, Béland, Brien, Clark, Cooper, Copp, Green, MacNutt, McGibbon, Peck, Power, Redman, Ross, Savard, Turgeon, and Tweedie,—17.

Miss HELEN R. Y. REID recalled.

*By the Chairman:*

Q. I think you had finished your statement. Was there something else that you wished to bring before the Committee?—A. I have here a number of specific cases covering the three classes, soldiers' widows, soldiers' widowed mothers and other dependents. If you wish, I could read some of these.

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Q. They are concrete examples? I think you could give us some of these.—A. This is a case of a widow named Mrs. Tressa Dupuis. Her husband enlisted in 1914 and was killed in 1916. The pension received by the wife is \$81 per month, for herself and three children, ages 11, 9, and 6. The rent for a house of five rooms is \$180 per year; lighting, \$54; insurance, \$25.20; water tax, \$2.64; fuel, \$52, making a total of \$313.84. The total pension is \$972. When housing expenses are deducted the pension remaining is \$14 per week to feed and clothe the woman and three children. Her husband was earning \$40 per week in 1914. Considering this, and the present high cost of living, the woman finds it most difficult to manage.

*By Mr. Redman:*

Q. Did you say \$54 for lighting?—A. Yes.

The CHAIRMAN: That figure is very high.

The WITNESS: I got this from the S.C.R. She may have used gas for cooking.

*By Mr. Redman:*

Q. Or perhaps electricity?—A. Yes.

*By Mr. Cooper:*

Q. Cooking would bring it up?—A. Yes. The next case is Mrs. Mary Gaylor with four children, ages 10, 8, 6 and 6. She is receiving a pension of \$-9 monthly. Her expenditure is as follows: actual rent, \$14 monthly increased from \$10. The rents in the province of Quebec, according to the Labour Gazette, are relatively lower than those in most other provinces in Canada. This woman has four rooms, but no bath, just a tub in the kitchen. Fuel is \$2.75 monthly; light, \$2, monthly; school fees, \$1.50 monthly. For food she spends between \$5 and \$6 per week, and she should spend about \$40 monthly. Clothing amounts to \$17 monthly; sundries, \$12 monthly, plus what she does not spend on the food. The difference between the \$40 per month which she should spend on food and what she does spend means that the food is below the minimum required for the family. Sundries include renewal of furnishings, such as dishes, pots and pans, brooms and brushes, matches, soap, linen, clothesline, etc., etc.,; also newspapers, car fare, insurance, dentist and doctor. No allowance is made to cover accident, illness, moving and other emergencies. She is moving this week, and has had to borrow the money to enable her to do so.

Q. What is the total per month?—A. \$89. She is keeping out of debt, but her standard of living is too low. Here is another case, Mrs. Evelina Chamberland, a widow with three children. The widow is totally blind. The eldest boy attained the age of sixteen and pension was therefore discontinued for him. His mother appealed this, and asked that it be continued until he will have finished his schooling as she wants him to have a thorough education in order that he may look after the younger children, should anything happen to her. The pension was awarded for the boy for one year, terminating December 31st, 1920. It has been extended. The mother stated that her son had to miss more schooling than the ordinary child, as he is the eldest of the family, and on account of her blindness he has to do many errands for her. In addition to supporting herself and three children out of the pension, she has to support her aged mother who looks after the home for her. The pension is \$81 per month for herself, her three children and a dependent mother, while she herself is blind.

Mrs. ELIZA HARROD: This is a case of a widowed mother with insufficient pension. This woman is in receipt of \$38 a month pension. She has a large family of children, all of whom are married but one. None of them are able to help with the exception of one daughter. The help this daughter gives is that she allows her mother and sister to live with her and they share the expenses of the house. Pension was presumably reduced as pensioner did not have to pay the entire rental expenses of the

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house—she only has to pay half. The only single child is totally blind, and in addition to this is generally delicate and has to be provided with special food and medicine. Out of the pension which is pensioner's only income, this blind daughter has to be supported and the expenses of the house paid.

*By the Chairman:*

Q. I presume this reduction is \$10 a month?—A. Yes.

WITNESS: There is another widowed mother, Mrs. Ednice Duphilly, receiving \$38 a month. The statement of her case is as follows:—She at present pays \$30 per month rent, which will be increased to \$36 on May 1. She pays \$21.60 per annum, water taxes, and as the water rates in this city are based on the amount of the rental, these will be increased next year. Gas and electric light average \$5 per month. The coal for the past winter cost \$75. In addition to this there must be allowance for depreciation and repairs, and also pensioner has to pay a business tax. Pensioner's house is near the Montreal University, and she finds it difficult to rent her rooms when college is closed. She states that a fair average for the entire year would be \$33 per month. In addition to supporting herself pensioner has an invalid daughter to support.

Another case of a mother of a soldier receiving \$28 per month pension, Mrs. Mary Mills. Out of this amount both she and her husband have to be supported. The husband is suffering from total deafness and debility due to age (78). Certificate to this has been given, and the physician stated he was totally disabled. Pensioner herself is old and unable to do all her housework. A daughter who lives in Donaldson, Connecticut, offered to give the old couple a home and look after them, but the U.S. Immigration officials refused to allow them to cross the line. The reason why a total pension was not granted in this case was because there was another son, but this boy does not live at home, and does not contribute. His parents have no idea of his whereabouts, nor have they heard from him for about six months.

Here is a case of other dependents. This is the case of a foster mother. This soldier Pte. Walter Powers lost his mother when he was two years old. His father neglected him, and he was taken by a total stranger. The woman who is his foster-mother is a widow and has no children. There is absolutely no other support to the home than that given by the soldier. While he was in the army, he assigned \$20 per month of his pay, his mother received separation allowance and for a few months received allowances from the C.E.F.

*By the Chairman:*

Q. You say his foster mother received money?—A. Yes, separation allowance. She was recognized by the Government and the Patriotic Fund,

WITNESS: The soldier took a course in vocational training, and his foster-mother received allowances as a dependent. While he was in hospital, allowances were also paid. This man is a tuberculous patient and claimed additional allowance for his foster mother as he is her only support, she being now unable to support herself, but this request was refused. \$60 a month is all this man is said to be drawing.

This is a case of another soldier Gunner Crawford R. Sanderson, suffering from tuberculosis. He is in receipt of a total disability pension for tuberculosis. Finding the climate here too severe, he went to California in an endeavor to recover his health. In this way he does not receive the full benefit of his pension, as he loses the bonus and has to lose a certain amount on account of the exchange. He is the only son of his widowed mother. There is only one other child in the family, a daughter, who is in the employ of the C.P.R. and earns \$87.50 per month, nearly all of which she gives to her mother in return for her maintenance. Application for allowance for the widowed mother was made, but the award was not made in view of the fact that the soldier is not at the present time contributing towards his mother's support, but this

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is absolutely impossible as it takes all that is left out of his pension for his maintenance. Prior to his enlistment, he contributed generously towards his mother's support, and after enlistment assigned part of his pay. Separation allowance was paid on this account. The pension in this case is \$60 without exchange.

Mr. McGIBBON: How did he lose his pension? By going out of the country? I don't think that is fair.

The CHAIRMAN: Is Mr. Ahern here? Perhaps he can tell us. I don't see any reason why he should lose it.

Mr. AHERN: He gets a disability pension. He loses the exchange, of course.

Mr. McGIBBON: But he should not lose the pension.

*By Mr. Cooper:*

Q. Have all these cases been investigated by you?—A. Yes, or by the Board of Pensions, or the Soldiers' Civil Re-establishment. The last ones I read have come direct from the Pensions.

WITNESS: I have here about ten cases handed to me by the chairman of the Federal Appropriation Emergency Fund on amputation cases. They are single and married men and these men have been kept by the Federal Emergency Fund during the winter. The chairman says that they have fifty such cases in Montreal. These men can't find work, employers don't want them, and in finding work they can't do the heavy work and some appropriation he claims should be made in addition to the pension, unless it is increased. Our memorial workshops seem to me to solve the problem for these amputation cases because a man possibly can't do an entire day's work. This shop was established recently and they are paying men thirty cents an hour and they want more men. They have only about 25 working there now and I expect several of these cases will find their way there. It is a question whether the solution is the memorial workshop or increased pension. The amount of pensions these men receive are shown opposite their names. Here is a man, who is married, has four children, has one leg off and is drawing \$59 a month.

*By Mr. McGibbon:*

Q. Where is the amputation?—A. I don't give it here. They have not given me the details. In the memorial workshop they have blind men, men with amputations, one has both legs off, and men who could not find jobs easily in the labour market.

*By the Chairman:*

Q. Who is your chairman?—A. Mr. Gauvreau is the director.

Q. Yes, we have one or two letters from him. How long has the workshop been opened?—A. About three months.

Q. Do they like it?—A. The men are very glad of it. They are doing useful work and work which has its value in the commercial market and they are not losing their working efficiency.

Q. Keeping their respect?—A. Absolutely.

Q. You rather think it will be a success?—A. Yes.

Q. The main factor in being a success will be in the men coming to it?—A. Yes. I have also several cases that the fund is helping.

Q. The Patriotic Fund?—A. The Patriotic Fund. There is one case of a mother of an ex-soldier who was conscripted although he had two certificates saying he was tuberculous. He was passed by the military doctor, went to England, had pneumonia and flu, returned in September, 1919, and died two months later from tuberculosis. The mother drew separation allowance as the younger son was delicate with spinal trouble while attending Royal Edward Institute. She is not in receipt of a pension. The Patriotic Fund is caring for her.

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The CHAIRMAN: I think that if you can leave this here we will have it looked into and get the facts. I don't want to hurry you, but the particulars are here.

WITNESS: The last group is of six or seven cases of the dependents. There are three insane patients who are receiving no governmental recognition.

The CHAIRMAN: I would like to hear something about that, as I don't quite understand the situation.

WITNESS: There is one mental case with a wife, who is in the no pension class; there is another case of a wife and four children, who is in the no pension class. Those two came from the Department of Soldiers' Civil Re-Establishment. We have four who are receiving no allowances of any kind. One is a wife with two children. The husband in the same institution, St. Jean de Dieu, and there are no allowances. We have two mothers of insane soldiers and both of these mothers used to receive separation allowance, and were recognized by the Government. Their sons are now in the insane asylum, and one of the mothers has a daughter also in the insane asylum, while another has heart trouble. I think that is all.

The CHAIRMAN: Are there any questions you would like to ask Miss Reid?

*By the Chairman:*

Q. You suggested something in the nature of an outside committee, Mrs. Reid, to deal with these special hardship cases. Had you planned how that committee could be appointed or what its powers could be?—A. No; I had in mind the advisory committee appointed to assist the Department of Health. I should think the Board of Pensions could likewise have an advisory committee, not on salary, the members of which could look after any survey or study the local conditions in connection with cases which would be of help to the Board of Pensions.

Q. I understand there are such committees in England. Have you seen anything as to their work?—A. I know there are a great many of these in England and the Pension Board there claim they could not get along without them.

Q. I understand they are voluntary?—A. Yes, voluntary.

Q. These committees were considered by the last Pension Committee. I don't remember just why they were not favourable to them.

Mr. REDMAN: I don't know whether or not Miss Reid can make any statement showing the extent of the work of the Patriotic Fund. I am merely suggesting that.

Mr. MCGIBBON: That is restricted by a law passed last year, is it not?

WITNESS: Our charter originally only allowed us to help the dependents of soldiers on active service, and the dependents of the soldiers who are or have been on active service. That is what we now call our post-relief regulations and work. I could leave a copy of those regulations. They are being reconsidered this week by our national conference in Ottawa. We are going to reconsider them clause by clause, perhaps with the idea also of increasing our allowance 25 per cent, just as we hope to recommend to this Committee that their pensions should be increased by 25 per cent. The class of cases that we are handling includes the deserted wife, the family of the man who died perhaps during the influenza epidemic, his death not being due to war service, and then certain mothers who come in that second clause who are supporting sons. Discharged, Class "A," had been supporting family, and his death not due to war service; no claim on the Government, but certainly a very great sympathetic claim upon the public, and the Patriotic Fund people recognize that. A tremendous amount of work being done by the Patriotic Fund is in supplementing inadequate Government allowance. We have under that head to give grants for allowances over and over again. These might be covered by the increase in pension, but certainly with the increased cost of living they cannot be covered now, and with the epidemic of influenza and the line of disease that that left in many families, and the

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lack of proper nourishment, owing to the high cost of living, the calls for help are very numerous and the expenses very heavy.

*By Mr. McGibbon:*

Q. Your present Patriotic Society is somewhat different from what it was a year ago? You are limited now to cases of real distress?—A. We are limited to the categories of deserted wives, and we take action after due investigation, because we do not want to encourage desertion, and put in a family budget and increase the problems, so that we have to go very carefully about that. We also have cases of bigamy and subsequent desertion and non-support. If a man disappears we can give assistance to the amount of alimony granted by the court. We are running an expenditure in Montreal of about \$15,000 a month, where we used to expend from \$75,000 to \$90,000 a month. The Patriotic Fund has about \$7,000,000 or \$8,000,000 now, but the heavy calls for those permanent continuing cases of deserted wives and women whose husbands died, not due to service, amounting in some cases from \$90 to \$100 a month, will be a great drain on the fund. We hope to make it last and restrict it to those permanent types of cases, and we hope the Government by increased pensions will relieve us of this class of case, and we are spending about \$5,000 a month on them alone.

*By Mr. Redman:*

Q. Will the fund be augmented by voluntary subscriptions in the future?—A. No.

*By Mr. McGibbon:*

Q. Your fund is limited?—A. Yes. (

*By Mr. Cooper:*

Q. Does your fund make provision for a case of this sort: A man went overseas and left a wife in Toronto, and overseas he married a girl and came to Canada, and a child was born, and the man was subsequently killed, and the wife claimed pension on behalf of herself and child, and the Pension Board took no notice of the other wife, so that she is a legally married wife so far as they recognized, in fact bigamously married. What about that case?—A. The second wife is in Canada?

Q. This woman is in Vancouver at the present time.—A. I think it is quite likely that if the second wife was in Canada the Patriotic Fund might extend some help. We had several bigamous cases but rarely with the marriage ceremony being performed in Canada. A man cannot be punished for bigamy if he contracts a second marriage out of the country. We have no extra-territorial rights with regard to that. We had one case brought to court and that is how I discovered the condition we were in.

*By Mr. Redman:*

Q. Even if the marriage were contracted in the British Empire?—A. No, we have no preferential treatment for bigamy; in fact the judge had to turn the man free, and not punish him at all.

*By Mr. Power:*

Q. With reference to the figures you gave about the cost of living, do you take into consideration that there might be a great difference in the cost of living in the country districts and the city?—A. Yes. Our work chiefly had to do with city cases. The cost of living in the country, I should think, in the summer time would be cheaper, but it would be very hard for me to say as to that.

Q. Would it not be possible to send a totally disabled case, to whom you give \$750 a year, to the country, where he could live on that sum?—A. I think someone who

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lives in the country could answer that question better than I can. I think it would be rather a hazardous experiment, seeing the averages given in the Labour Gazette are for the whole Dominion, and I think we are safe in being guided by them. I have here among the exhibits a list of what is considered a weekly budget and the maximum amount of nourishment for the minimum cost. That has been carefully studied from the point of view of food values, and that is what we recommend for our families.

Q. Is that higher or lower than the Labour Gazette figures?—A. I think about \$1.50 a week lower.

Q. Do you cover other matters besides food?—A. Yes. I am speaking of Montreal. I cannot speak for the other provinces at all.

Q. Your budget is adequate you think?—A. Well, it does not cover the whole thing. In fact with food prices as they are now something should be added.

Q. You have recommended an increase in pensions of 25 per cent?—A. Yes.

Q. Have you taken into consideration the question whether this 25 per cent would be sufficient in the West, where the cost of living is higher than in the East?—A. We have not gone into it in such detail, so that I cannot speak for the West, but we thought it would be a safe increase for the country at least until the time when Pensions should again be revised.

Q. Those people are living on the pension. Do you not think that any revisions of the pensions downwards at any time would meet with considerable opposition?—A. It is quite according to human nature to say it will, but if we have an absolute certainty that the cost of living will decrease, it will be reasonable to decrease the pension.

*By Mr. Redman:*

Q. Do you mean 25 per cent on the present pension, plus the bonus?—A. Yes.

Q. Or 25 per cent on the pension itself? If you take 25 per cent on \$125, it gives more than if you take 25 per cent on the original \$100?—A. Yes.

The CHAIRMAN: That was all gone into this morning.

*By Mr. MacNeil:*

Q. Does your budget provide anything for education or recreation?—A. That is among the sundries and is insufficient. We budgetted low, knowing the income.

Q. I am interested in your recommendation as affects the widow with one child. Under your recommendation she would get \$78. Do you think that is sufficient to enable her to maintain a home with proper care for the child?—A. I think she would find it perhaps difficult, particularly with educational needs. They have free schooling in many places, but in Verdun they pay 50 cents a month for a child, and then there are always the school books, and sometimes they have to pay for these, and their note books and pencils, so that there is always an educational charge. We have under the fund very frequently given sympathetic allowances for educational purposes, and particularly for the boys who should go on with their schooling, and who are off the list on account of being sixteen years old, and have been reported for some reason, or kept out of the school.

Q. Have you many cases of mothers who have lost sons in war service, whose husbands have deserted them in each case, where the son was the sole support?—A. No, we have not many cases of deserted mothers.

Q. Have you many cases of widows whose husbands had not been supporting them just immediately prior to enlisting?—A. Widows of the soldiers—No, we have not. They do not really come under the Fund regulations. They would not apply to us.

The CHAIRMAN: We are very grateful to you, Miss Reid, for the fund of information you have given us.

Witness discharged.

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Mrs. ELIZABETH RICHARDSON called, sworn and examined:

*By the Chairman:*

Q. Would you just explain to the Committee what your position is? You are the widow of a soldier?—A. Yes, my husband was killed three years ago. He belonged to the 38th Battalion. His name was Albert Edward Richardson.

Q. You have a family?—A. Of four girls.

Q. And what pension do you receive?—A. \$89.

Q. That is for the whole family?—A. The whole family.

Q. And that is including the bonus granted?—A. Everything.

Q. Where do you live?—A. 1 Rheaume avenue, New Edinburg.

Q. What we want to know is how you get along?—A. I would not get along at all, only I go out to work. I could not live at all otherwise.

Q. Can you give us any idea why that is, where the trouble comes in?—A. Yes, I think the high cost of living for one thing, and the rates going up, everything is so expensive. I am paying \$14 a month rent and my light costs one dollar, two loads of wood, \$6 for the two.

Q. How long would that last you?—A. It is just lasting one month. I do not have the coal this weather; insurance, \$2.40.

Q. What is that—life insurance?—A. Yes, the four children and myself; children's car fare and mother's car fare, \$4 a month; total, \$27.40. I took my grocery bill, my living items for the last month, and I find it cost \$20.44 for the whole week for the five persons, bringing it down to \$2.92 per day, daily expense, and for each person 58½, a little over 19 cents per meal.

Q. And that is just a month's calculation?—A. \$20.44 a week; it comes to \$87.60 for everything, meat, vegetables and everything, a month.

Q. Is this scale made up for just one month, or does it cover a longer period?—A. I guess the cost of living bill would be an average month.

Q. It is just the last month?—A. This last month. That, of course, is not counting in such articles as soap, salt, pepper, fruit, second vegetables, and no clothing is included.

Q. Have there been any marked increases in the prices of food during the last six months?—A. Oh, yes, and especially in the rent. It has gone up four dollars a month. Nearly two years ago the house was nine dollars, then it went up to ten dollars, and now it is fourteen dollars. It is a small four-roomed house. There is no bath. There are two bed-rooms, a living room and a small kitchen.

Q. How old is your eldest girl?—A. She is 15.

*By Mr. MacNeil:*

Q. You would have an additional expenditure for coal in the winter months?—A. Yes, I use about four tons. This winter I paid \$11.50 a ton for coal.

*By the Chairman:*

Q. Is that soft coal?—A. No, just stove coal.

*By Mr. Tweedie:*

Q. Have you made any estimate of the cost of clothing?—A. I had to spend on clothing last month \$39.50, just for the children alone. A little child's boots, size 9½, cost me \$4 straight and she is seven.

Q. Have you got figures showing the cost over a year?—A. No, I haven't.

Q. When did you commence to keep these figures?—A. I have been keeping them for the last few months. I just wondered, when I was working, why I never had a

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dollar by me. I thought there was something radically wrong. I found I was living beyond my income, even including what I got from my work.

Q. You go out to work?—A. Yes.

Q. What is the age of the youngest child?—A. She is not seven yet.

Q. And your eldest is about fifteen?—A. About fifteen.

Q. What provision do you make for taking care of your children when you are out at work?—A. They all go to school. The eldest passed her entrance last year and is now at the collegiate. The three other girls go to school; they take lunch with them, the same as I do myself, and come home to help me in getting a hot supper.

Q. How long have you been doing that?—A. I have been in this position for the last fifteen months. Before that I held a position in the Records Office for fifteen months.

Q. You have been working practically for thirty months, or two and a half years?—A. Yes, although I had six months at home during the summer months in the year before last, and what little money I had in the bank I was obliged to take out to try and live on it.

Q. What provision were you making for the care of the youngest child when you first went out to work?—A. I was engaged in night work. I took care of her myself during the day and worked at night.

Q. You found it necessary to work to supplement your income so as to live?—A. Yes.

Q. Would you have any objection to telling the Committee to what extent you supplemented your income?—A. I should not like to have that made public.

*By the Chairman:*

Q. Can you give us an idea of what your biggest items are, such as milk for instance?—A. I take two quarts of milk a day and pay for it 14 cents a quart. On Saturdays I generally get an extra quart. That makes fifteen quarts of milk a week. It comes out at \$2.10.

*By Mr. Tweedie:*

Q. You say that your living account amounts to \$87 a month?—A. Taking the thirty days, yes.

Q. What do you include in that?—A. Everything, tea, sugar, milk, butter, cocoa, lard, jam, rolled oats, breakfast food, bread, potatoes, eggs, rice, cornstarch, flour, baking powder and the meat.

Q. What proportion is the meat bill?—A. About 75 cents per day for five people.

Q. So that would leave your grocery bill somewhere around \$64.50 a month if you pay \$22.50 for meat and the total is \$87?—A. Yes.

Q. In addition to that you have to buy salt, pepper, mustard and everything of that sort?—A. Yes.

*By the Chairman:*

Q. What amount do you think you should have to be able to live without supplementing your pension?—A. I have not worked it out. I had no idea there was going to be any raise. I was very surprised to be called down. I never made any complaint. I have just gone right on and taken what has come to me.

Q. We could get it by what it actually costs you to live a month. You have told us that your bill for groceries and the meat was \$87.60 and \$27.40 for rent light and so on.

Mr. REDMAN: But clothing is additional?

The WITNESS: Yes, clothing is additional. The total of my actual expenditure last month was \$154.50.

[Mrs. Richardson.]

## APPENDIX No. 4

*By the Chairman:*

Q. These items you give us total \$154. You would have to average over several months for the cost of clothing?—A. Yes.

*By Mr. MacNeil:*

Q. Are you able to make any provision for the education of your girls?—A. That is what I am trying to look to. The eldest girl is at the collegiate and the next girl is making arrangements to take her entrance this year.

Q. What would you do if you were taken sick yourself or had any emergency expenditure?—A. If my health gave out I don't know what I should do. I did not put in a doctor's bill for \$3 which I paid because one of my girls chopped her finger.

Q. Are you in touch with other women who have the same trouble?—A. No, I have not much time to get into touch with anybody.

Q. We have it down that you are getting \$89 a month; that is \$48 for yourself, \$15 for the first child, \$10 for the second, and \$8 for the other two?—A. Yes.

Witness discharged.

Mrs. MARY FLORA CUMMINS, 494 Metcalfe street, Ottawa, called, sworn and examined.

*By the Chairman:*

Q. You are the mother of a man who was killed overseas?—A. Yes.

Q. Was he your only son?—A. Yes.

Q. And you are a widow?—A. Yes.

Q. What do you receive by way of pension?—A. \$20 a month.

Q. Have you received more than that?—A. No.

Q. It was never raised to more than \$20?—A. No.

Q. Have you some means of your own?—A. I have no means of my own except what I work for.

Q. Do you own the house you live in?—A. No. I am just staying with friends. I am taking up a house on the 1st of May.

Q. Was it explained to you why the pension was fixed at \$20 instead of the ordinary amount?—A. No.

*By Mr. McGibbon:*

Q. Did your son contribute to your support before going overseas?—A. Yes.

*By the Chairman:*

Q. How much?—A. \$5 a week.

Q. And he lived with you?—A. Yes.

*By Mr. Redman:*

Q. With whom do you live now?—A. I live at 494 Metcalfe street, Ottawa.

Q. With your relatives?—A. No, just with friends.

Q. How much do you pay for that?—A. \$10 a month rent for one room.

Q. And you board yourself?—A. I board myself.

Q. Do you live on the other \$10?—A. Except what I earn myself.

*By Mr. Tweedie:*

Q. What was your son earning?—A. He was earning about thirty shillings a week in English money.

Q. How old was your son?—A. 23 when he was killed.

[Mrs. Cummins.]

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Q. What was he working at?—A. First he was learning to be a watch-maker, but it didn't do with him. He went into a meter workshop and then into the Palmolive Soap Works where he was when he enlisted.

*By the Chairman:*

Q. How old was he at enlistment?—A. I think he was 21. He joined up in August, 1914.

*By Mr. Tweedie:*

Q. Did he give you every cent he could possibly spare from his pay?—A. Yes.

Q. And he lived at home?—A. Yes.

Q. He had to keep himself in clothing and so on?—A. Yes, we helped each other, we worked in one another's hands.

Q. If this young man had lived, and his earnings had increased, you have every reason to expect that your allowance would have increased with his earnings?—A. Yes, sir.

Q. And the time might have come when he would have been able to keep you without your working at all?—A. Yes.

*By Mr. McGibbon:*

Q. You have no property?—A. No, sir.

*By Mr. Redman:*

Q. Any insurance?—A. No, sir.

*By Mr. Cooper:*

Q. Were you living in Canada when your boy enlisted?—A. I was here about fifteen months and when he enlisted I went over to Scotland. I had a little home there to receive him when he was on leave.

*By Mr. McGibbon:*

Q. Have you any property there?—A. No, sir.

*By Mr. Cooper:*

Q. You were living with relatives?—A. Yes, sir. He was sent overseas in February, 1915.

*By Mr. MacNeil:*

Q. Did you draw a pension for a while in Scotland?—A. No, sir, I just got the pension in June last, 6th June, last.

Q. And your son was killed three years ago?—A. Yes, he was killed in 1916.

*By the Chairman:*

Q. And you received nothing from the Government from June, 1916, until last June?—A. No, sir.

Q. For three years?—A. Yes, sir.

*By Mr. Tweedie:*

Q. I did not understand whether he was in the Imperial Army or in the Canadian?—A. He enlisted in the Canadian.

*By the Chairman:*

Q. You gave the number of the regiment?—A. Yes, the 48th.

*By Mr. Power:*

Q. What was the amount of your first pension cheque?—A. \$20.

[Mrs. Cummins.]



## APPENDIX No. 4

*By Mr. Cooper:*

Q. Did you claim a pension right after the boy was killed?—A. No, sir.

The CHAIRMAN: She told us that she did not put in any application for a pension.

The WITNESS: I did not know how to go about it.

*By Mr. MacNeil:*

Q. What is the reason that you did not get a pension before?—A. I did not know how to go about it, sir.

*By Mr. Tweedie:*

Q. Did you apply for any back pension?—A. I did not apply at all, I just continued with what I had.

*By the Chairman:*

Q. When you did find out that you were entitled to a pension, did you in your application ask for a pension since the date of your son's death?—A. No, sir.

Mr. COOPER: It ought to come automatically. I think we ought to have the file in this case.

The CHAIRMAN: No doubt Mr. Ahern will tell us about it.

*By the Chairman:*

Q. Your son was not married?—A. No.

Q. Would you like to say, Mrs. Cummins, what you consider would be a sufficient amount to live on at the present time?—A. I find that \$20 is insufficient because I am taking up house now.

Mr. CHISHOLM: Was this lady getting separation allowance?

*By the Chairman:*

Q. When your son was in the service did you get separation allowance?—A. No, just assigned pay.

Q. You did not get separation allowance?—A. No.

Q. Did you ever apply for it?—A. No, I did not apply for it.

*By Mr. McGibbon:*

Q. Did you ever ask for separation allowance?—A. No, sir.

Q. Did you know you were entitled to it?—A. No, I did not.

*By Mr. MacNeil:*

Q. Were you in Canada when you first received the pension?—A. The first pension I received was in Scotland, in June. Then I came over here in October of last year.

Q. You got a lower rate of pension in Scotland than you did in Canada?—A. Yes, sir.

*By Mr. Cooper:*

Q. Did you get less than \$20?—A. The money is lower there, the rate. \$20 in Scotland came to £4 2s. 2d. a month. There is so much kept off.

Mr. MACNEIL: Widowed mothers in Scotland receive pension at a lower standard than they get in Canada.

*By Mr. Cooper:*

Q. Have you applied for an increase since you came to Canada?—A. No, I have not applied for it.

[Mrs. Cummins.]

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*By Mr. MacNeil:*

Q. Would you care to make any comparison between the living conditions in Scotland and in Canada?—A. Just much about the same. They are dear in both places.

Mr. AHERN: Might I ask whether Mrs. Cummins notified us of her change of address? There is just a possibility that we did not know that she had removed to Canada.

*By the Chairman:*

Q. Where does your cheque come to now?—A. 494 Metcalfe street.

Q. It is addressed there?—A. Yes, sir.

Q. How did you let them know?—A. I went to the Pension Commissioners and told them, sir.

Q. You told them?—A. Yes, sir.

Witness discharged.

Mr. AHERN, recalled:

The CHAIRMAN: Can you explain to us in a few words, Mr. Ahern, the difference in the amount of pension paid here and in Scotland and England, in the cases of widowed mothers only.

Mr. AHERN: On a recent visit to England, two of our Commissioners, Col. Thomson and Major Coristine, went into that matter very thoroughly. They took it up with the Minister of Pensions in London and also with the different societies. They found that in the opinion of the authorities in England the standard which would enable a woman to live in decent comfort was some \$15 a month. That was for a single woman. That is the idea of the English authorities, that it would take about \$15 a month.

Mr. TWEEDIE: Do you mean to say that a woman could clothe herself and keep herself on \$15 a month?

Mr. AHERN: Exactly.

Mr. TWEEDIE: Who made that investigation?

Mr. AHERN: Col. Thomson and Major Coristine.

Mr. REDMAN: That is the idea of the British Minister of Pensions; you are not saying it is the opinion of Col. Thomson.

Mr. AHERN: No, it is their idea. They established the standard at about \$25, except in the case of Scottish crofters who can live more cheaply. They based the standard on about \$25 a month.

Mr. POWER: Whereas here a widow in the same condition gets about \$40.

Mr. AHERN: Exactly.

Miss O. M. B. MACDONELL, called, sworn and examined.

*By the Chairman:*

Q. Would you just explain your position?—A. I am investigator for the Board of Pension Commissioners and administer the pension money for people who are incapable of spending it for themselves.

Q. That is where?—A. In the case of minor children who have no guardian, and also in the case of feeble-minded women where they really cannot get the best advantage out of their money.

Q. Your work is in Toronto?—A. Yes.

[Mrs. Cummins.]

## APPENDIX No. 4

Q. Does it cover the district of Toronto, or just the city?—A. It covers the district, but I have very few cases out of Toronto. It is almost impossible to be of any help to people outside the city.

Q. Could you make some general statement as to what you find regarding the conditions connected with the pensions that are paid?—A. What do you mean, Mr. Chairman?

Q. As to the adequacy or inadequacy; how the pensioners get along?—A. Well, it depends a great deal upon whether the woman is a good manager or not. Some women get along very well on their pensions, that is if nothing like very serious illness happens. Some have a very difficult time to get on. Of course, rents have increased in the last six months in Toronto. In many cases we have to put them on a weekly allowance, pay their rent direct from the office, and then pay them a weekly allowance for living.

Q. How about the widow with one child; how does she manage?—A. Most of the widows under my jurisdiction work.

*By Mr. Tweedie:*

Q. Why?—A. They have always been accustomed to working. They worked before the war and they still continue to work.

Q. Is it necessary for them to work in order to supplement their income, so that they may live comfortably?—A. It is necessary for them if they want to save, and most of them want to have a little money for illness. They are all looking forward to the education of their children. Some have a bank account. Usually, they are very anxious about the education of their children.

*By Mr. Redman:*

Q. Are there many cases where they go to work when they have young children?—A. Yes.

Q. What happens?—A. They usually put the children in one of the day nurseries. They pay 15 cents a day, and they get better attention there than they would at home.

*By Mr. Power:*

Q. How do you manage to get permission from the Pension Board, or from some authority, to pay out this money directly to the landlord, or to give them certain allowances?—A. Usually the pensioners will agree to it, and are generally very glad to have the apartment.

Q. If they do not agree you have no authority to interfere?—A. I think Mr. Ahern could answer that better than I can.

Mr. AHERN: In some cases where it is found that the widow is incapable of administering her own funds, through a mental defect, or something of that kind, then we take charge and make all the payments.

Mr. TWEEDIE: Would you administer the woman's funds simply because she was improvident?

Mr. AHERN: No, except at her request.

*By the Chairman:*

Q. You did not make up a budget?—A. No, I did not get the wire in time.

Q. You have not figured out how they should divide the pension?—A. I have not had the time to do it.

*By Mr. Green:*

Q. Speaking generally, did you find any distress among them because of the smallness of the pension?—A. There have been cases. The influenza last fall put so many of them in the hole, for doctors' bills—and it is amazing the bills the doctors

[Miss MacDonell.]



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sent in, and they have had difficulty on account of the epidemic—a widow with four children, and usually all ill at once—there has been distress there.

Q. That is an extraordinary case, but speaking generally is the amount of the pension sufficient for them to live on?—A. It is sufficient for them to live on if there is nothing untoward happens.

*By Mr. Brien:*

Q. Did you see the receipts for those doctor bills?—A. Yes, I have. I have paid some of them.

*By Mr. Tweedie:*

Q. Would you suggest to the Committee that the dependents of the soldiers should have medical treatment provided them by the Pension Board. What do you think of that?—A. I think it would be a very commendable undertaking. There is, as you know, a free clinic at the hospital, but for some reason they seem to have an objection to go there.

*By Mr. Redman:*

Q. Is that a general clinic, or just for soldiers?—A. No, just general, and the soldiers can get attendance if they wish.

*By Mr. McGibbon:*

Q. You made a statement about medical accounts which I think should not go out without some evidence to support it?—A. A doctor called me up about a widow and asked me about her account, how it stood. There was an operation necessary to undergo and he had sent in his account for \$60 for attendance.

Q. How much attendance had he given?—A. It was not itemized.

Q. You have not any knowledge whether it was a month, six weeks, or a week?—A. No, I have not.

Q. You should not make any comment on it?—A. It was her own word. She thought it was rather high herself.

Mr. COOPER: I do not think Miss Macdonell commented on the charges so much as on the amount of the bill for the family concerned.

Mr. CLARK: Perhaps it was like a plumber's bill.

The WITNESS: I expressed surprise at the large accounts they had.

*By Mr. McGibbon:*

Q. At the large accounts they sent in?—A. That is the same thing.

Q. Unless you have knowledge of the work they perform perhaps you should not speak of it?—A. I mean it in the same spirit.

Mr. TWEEDIE: There may have been a great deal of sickness.

*By Mr. McGibbon:*

Q. It might have been an account rendered only once a year?—A. Oh yes, it might have been.

Q. The public might misunderstand the statement.

The CHAIRMAN: I think the point she makes is that for the widow concerned it is a large sum to pay, when she had no provision for untoward events.

*By Mr. Power:*

Q. You heard Miss Reid's evidence?—A. Yes.

Q. She suggests the pension should be increased 25 per cent?—A. Yes.

Q. Do you agree with that?—A. I think it would be splendid if it should ever happen.

Q. Do you think an increase of 25 per cent is necessary?—A. In some cases, yes.

[Miss MacDonell.]

## APPENDIX No. 4

Q. Generally speaking of the conditions in Toronto, what do you think of an increase of 25 per cent?—A. I think under the existing high cost of living an increase of 25 per cent would be a good thing for the women and children. The cost of living has gone up in Toronto, and it is away ahead of the way the salaries have gone up.

Q. Would it place them in such a position that they would not be obliged to go out to work and supplement their income?—A. Yes, I think so, but I still think some women would go out; no matter what they got, they would continue to work.

Q. They have been in the habit of doing it, and they would not know what to do if they did not do it?—A. Yes, it gives them something to do and I think they like it.

Q. You think 25 per cent would cover the emergency cases?—A. Yes, I think it will.

*By Mr. McGibbon:*

Q. What will their average earnings be?—A. They would average about \$10 a week. I think that would be almost a fair average. You see there are such different classes of pensioners, some make more and some less. Some just go out by the day, making some \$2 to \$2.50 a day and their meals. They may not work every day in the week.

Q. You think if they got \$60 a month that would remedy the situation materially?—A. Very nicely.

Q. Is the woman with four or five children worse off or better off than the woman with one child?—The woman with one child is better off if she is energetic and wants to work—better off than the woman with the large family.

Q. We have been urged to change the Pension law which decreases the pensions as the number of children increase. Do you think the present arrangement is a fair one for those women with two or three or more children?—A. You mean the graded pension?

Q. Yes.—A. I think that, if the children all live under the one roof it is fair to grade them.

*By Mr. Clark:*

Q. You said you did not have many cases out in the country?—A. No, I did not have many under my personal knowledge.

Q. Did you have any?—A. Yes.

Q. The cost of living in the city and the cost of living in the country, how is it?—A. The rents in the country are very much lower.

*By Mr. Tweedie:*

Q. What do you mean by the country—the village or the farm?—A. Small towns.

*By Mr. Power:*

Q. Food is cheaper is it not?—A. No, they claim it is not any cheaper, but they have a better chance to buy direct from the farmer.

*By Mr. McGibbon:*

Q. The scale for children is \$15 for the first, \$10 for the second and \$8 for the third and each succeeding child?—A. Yes.

Q. Do you think that is sufficient to board a child?—A. If the child is not living with the mother—

Q. But take in a family, eliminating overhead expenses, can you feed them properly on \$8 a month?—A. No, I do not think so.

*By Mr. Redman:*

Q. Do you think in your experience they could be more fairly dealt with as between the children than under the present system?—A. You mean having so much per child?

[Miss MacDonell.]

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Q. Have you thought of any better scheme?—A. With a family of four little girls it may be all right, but it is the only child that is the most costly, because it must always have new clothes.

Q. You think the present scheme of grading is the best you can suggest?—A. Yes, I think it is a good scheme to have them graded.

Q. Would you rather have anything different to what you have now?—A. I think the grading is a very good scheme the younger child being less expensive.

*By Mr. McGibbon:*

Q. How about the proportion, \$15 for the first, \$10 for the second and \$8 for every subsequent child? Do you think that is sufficient from your experience, granting that the mother had a home and it was heated and lighted, would \$8 keep the child?—A. In my knowledge, I have seen it done in many cases, but it is very little.

*By the Chairman:*

Q. Have you any figures as to rentals that have to be paid by families of this type?—A. I can tell you the very fair average, Mr. Chairman, is from \$17 to \$30 in Toronto—\$17 in the slums and very poor quarters.

Q. What kind of a house would you get for \$30?—A. Six-roomed house, semi-detached and with bath room.

Q. And modern conveniences?—A. Yes, \$20 is just for a four roomed house.

Q. Are there many of those available in Toronto?—A. It is almost impossible to get them now.

Q. Do any of the pensioners live in flats?—A. Yes. Many of them live in rooms for which they pay from \$12 to \$15.

Q. They would get heat in those rooms?—A. Yes.

*By Mr. Power:*

Q. To return to the graded pension on the scale of \$15, \$10 and \$8, I quite understand that when the youngest child is very young there might be a difference, but when they attain the ages of say 12, 10 and 8 years, I should think there would not be very much difference between the cost of keeping the eldest and keeping the youngest child?—A. No, there is not any difference, there is hardly any difference, except perhaps as to clothes. Of course, the older children outgrow clothes very quickly, but they can be used for the smaller children. Otherwise, there will be no difference. If they had all to be fitted I would doubt if there would be any difference.

*By Mr. Redman:*

Q. Does it cost more to feed young children than children partly grown up?—A. To feed the very young child, I am afraid I cannot give you definite figures about that.

*By Mr. Tweedie:*

Q. What class of pensioners do you visit?—A. All classes that come under the administration of the department.

Q. Widows?—A. Yes, and minor dependents are the ones I see most of.

Q. You come in personal contact with them?—A. Yes.

Q. Have you heard any complaints from the pensioners that the amount is not sufficient to enable them to live comfortably?—A. Yes, I have. I could not quote you any specific case.

Q. Would you say that is the general complaint?—A. No, I do not think I would say that that was the general complaint. But there are a great many.

Q. I suppose you have heard a large number of complaints along that line?—A. Yes.

[Miss MacDonell.]



## APPENDIX No. 4

Q. Don't you think that for the benefit of those who are pensioners that the pension could be increased to advantage?—A. Yes.

Q. General increase all round?—A. Yes.

*By Mr. Redman:*

Q. Have you found cases where boys of 16 had to stop school when you thought they should have continued?—A. No, the pension is continued if the boy is making satisfactory progress. I have had cases where it has been continued.

Q. Have you had to give certificates as to whether or not his progress was satisfactory?—A. No, we have seen his marks at the school, showing he was making satisfactory progress, and we have seen the reports also.

Q. Have you had cases where they were not making satisfactory progress?—A. Oh, yes, I have had cases where boys would prefer to work.

*By Mr. Tweedie:*

Q. You get the case of boys and girls at school whose marks are very low?—A. Well, they have to be there until they are fourteen.

Q. After sixteen?—A. We have had the case of a boy, where Mr. Morgan, of the Working Boys' Home, reported that the boy was going back and not forward, and that keeping him in school was to his own detriment.

Q. So that you do not rely solely on the test of marks?—A. If the boy is ambitious, and if there is any object in keeping him in school it would be done, but if he is a boy who will probably become a better mechanic, and he has a tendency that way—

Q. Upon whose judgment do you rely in making a determination of a case of that kind?—A. As to whether it is continued or not?

Q. Yes.—A. The pension is continued until the age of 16, and if he is bright and making satisfactory progress in school, we recommend that it be continued. Usually his own parents know, if he is with his mother, or if he is in the Working Boys' Home they know also whether it is to his advantage to keep him at school.

Q. So that you gather information from every source as to whether it is advisable?—A. Yes.

Q. And you do not decide solely on the marks he makes at school?—A. No.

Q. Have you had any requests from widowed mothers to have their children remain at school after sixteen years of age?—A. I have not, to my personal knowledge. The cases I mentioned were cases of orphan children.

Q. You have had no requests from widowed mothers to have children maintained at school?—A. No, I have not.

Q. From your observation have you found that the children desire to remain at school and study?—A. Yes, they do.

Q. And I suppose you do what you can to assist them to be kept at school?—A. Yes.

*By Mr. Redman:*

Q. What do you do in Toronto with orphans who have no relatives?—A. I can quote some cases. There are very few of them who have no relatives. One is in a boarding school, one is living at the Y.W.C.A. and is going to public school, and one is boarding and going to a public school.

Q. Are there any in homes?—A. Yes, there are some.

Q. That people have adopted?—A. Yes.

Q. Can you state any institution in which they are?—A. The Working Boys' Home. It is a boarding house where the boys work and they take very small board money.

Q. There is no control?—A. There is a certain amount of discipline.

[Miss MacDonell.]

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Q. They have them under their control?—A. The boy can leave any time he pleases.

*By Mr. Tweedie:*

Q. It is not a workhouse?—A. No.

*By Mr. McGibbon:*

Q. Is there any one who looks after getting the boys into one of those institutions?—A. Mr. T. Hope Graham does that. He is running a working boys' home and he is practically a social service worker.

*By Mr. Tweedie:*

Q. Do you come in contact with any tuberculous cases?—A. I have one, but that does not come under my direct jurisdiction.

Q. So you are not familiar with their requirements and conditions?—A. No, sir.

*By the Chairman:*

Q. Do you have the men as well as widows?—A. A few, yes.

Q. What do you find with regard to them, the married men with families, who are getting pensions?—A. Those are men who have separated from their wives, to whom I refer.

Q. Do those men seem to think that their pensions are sufficient, or are there complaints?—A. I have never heard complaints from the men; I have very few.

Q. Do you deal with the mothers?—A. I have about four of them.

Q. How do they seem to get along?—A. Well, they seem to have got along very well. They have taken out civic insurance in one case and put it out as the first payment on a house. They are buying their homes as well as keeping a few roomers.

Q. Has the pension in these cases been reduced because of the fact that they have a home?—A. The home is not cleared, so the pension has not been reduced.

Q. We have had cases brought before us where under similar circumstances the pension has been reduced. You have none of those?—A. I have had two cases where the pension was reduced, but it was continued again.

*By Mr. Tweedie:*

Q. Why did they reduce those two?—A. In one case the woman was getting civic insurance. It was reconsidered, and clearly shown that she needed the money and it was given.

Q. Have you had any case in which it has been reduced because some other member of the family was earning money?—A. No, I have not had any like that.

*By Mr. McGibbon:*

Q. Have you found many cases of real hardship among the mothers or dependent mothers?—A. No, unless it is wilful. I have found cases of women, several cases, who were improvident. They live in the slums and prefer to live there. I do not know what they do with their money, but there seems to be hardship.

Q. In the way of food and sanitary conditions?—A. Sanitary conditions particularly.

Q. They seem to be fairly well fed?—A. They are very well fed, usually, very strong and plump looking, but the home condition is poor.

Q. Is it anybody's business to bring those cases to the attention of the Board of Health?—A. We report anything like that to the Board of Health.

*By Mr. Power:*

Q. They won't deal with it unless it is bad?—A. Yes.

[Miss MacDonell.]

## APPENDIX No. 4

*By Mr. Arthurs:*

Q. You stated that under certain circumstances you administered the money for the widows who were not up to ordinary mentality?—A. Yes.

Q. Have you any specific case showing how the funds pan out in that case?—A. Yes, there is a Mrs. Sturgess who is in the Insane Asylum. We pay for her maintenance, and her sister buys her clothing and we pay the sister. The sister has more time, and knows what she requires. She sends the bills to us and we pay the bills.

Q. I am referring to cases of women with children?—A. She has two children, but of course they are not with her.

Q. In cases where the children are with her, and you have charge of the funds, how do you find them come out?—A. In that case we put her on a weekly allowance. I know one case where there is one child. She seems to get on with the weekly allowance. Of course, it is very hard to reason with her.

*By Mr. McGibbon:*

Q. You do not spend the money?—A. I divide it up, and give her so much a week.

Q. There is really nobody to administer for her?—A. No, unless we appointed an administrator for her.

*By Mr. Redman:*

Q. How much rent does she pay?—A. \$3.50 a week; she has one room.

*By Mr. Tweedie:*

Q. Is she simply improvident, or insane?—A. She is mentally weak, but not insane. I have reported her to a doctor, but have not had a report.

Q. You do not interfere with the pension of any pensioner who is capable?—A. No.

*By Mr. Redman:*

Q. What proportion of the widows with whom you have to deal are working?—A. I cannot give you the accurate percentage.

Q. About what percentage, roughly?—A. I think probably one half of them are working. That is, of course, a broad statement.

*By Mr. Tweedie:*

Q. Do you find any of the women with large families working?—A. No, not in my jurisdiction.

*By Mr. MacNeil:*

Q. Do you advocate that they should?—A. With large families?

Q. With families at all?—A. I think that is a matter of their personal taste, don't you, whether they want to work or not. I would not attempt to interfere with that.

Q. Do you visit many homes of total disability pensioners?—A. No. I have none of those.

Q. Can you recollect a home of any widow or of a widow with two children—do you find that the conditions, generally speaking, of such homes are satisfactory?—A. I know cases of widows with one child, several of them, who have done excellently on it.

Q. Cases of a widow with two children against \$73, and with three children against \$81?—A. I do not believe I can think of any particular case where they have two children.

Q. Or three?—A. I have some with three, but these are people who are living in the same circumstances as they were living in before the war.



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*By Mr. Redman:*

Q. What were those circumstances?—A. Well, living in the lower quarters. They would be mostly people who lived there. Many of them—well, not many of them, but some of them—say they are better off now than they were before. Probably their husbands did not give them so much. They have this money without any questions asked about it.

*By Mr. Tweedie:*

Q. What is meant by administration?—A. The money is paid to us from Ottawa, and we administer it for their benefit; or, if we think they need little of our guidance we give them the total amount to see how it works out.

Q. In how many cases have you paid out money received from Ottawa?—A. I cannot give the exact number. The last time I counted it was nearly 130.

Q. Of the 130, in how many do you expend the money for them?

Mr. MCGIBBON: She said she divided it up.

WITNESS: Some of it I do. In some cases I have to buy clothes, in the case of a child where there is no one to buy.

*By Mr. Redman:*

Q. But in most of the 130 cases you just send them their monthly cheque?—A. Yes, in a large percentage. They are under our eye, right in Toronto.

*By Mr. Tweedie:*

Q. Can you tell us why that money is sent to you? There must be some reason.—A. If there is a suspicion of neglect of the children, and it has been reported to us, we have the money sent to us. Then we pay it to the woman on the understanding that conditions are better, and usually they are; I will say that for the women.

Q. I want to make it plain that there is some reason for it; it is not simply a case of spending the money?—A. No.

Q. What other cases besides neglect of children do you handle?—A. Well, cases of suspected immorality, where there are children.

*By Mr. Redman:*

Q. Have you had cases where the pensioners object to your administering for them?—A. I have only had one.

The CHAIRMAN: Mr. Ahern can possibly explain that.

Mr. AHERN: I would suggest the case of Mrs. P., in Toronto. I think Miss Macdonell would know it. It would probably give this Committee an idea of the necessity in some cases of administering the funds. This Mrs. P. was mentally weak. She asked the Toronto office of the Board of Pension Commissioner to allow her to administer her own money. She got permission, and she went into debt, to the extent, I think, of about \$300. We appointed an outside administrator, a Church of England clergyman. He got her partially out of debt, and then she objected to him. She said she would change her faith and so we appointed a Presbyterian clergyman. He got her out of debt, and she objected again, and we again changed the administrator. Finally she went to Winnipeg, to her mother and father, with about \$200 to her credit. That is one case where we found it necessary to administer the funds, and which has worked out very satisfactorily.

Mr. TWEEDIE: What test do you apply?

Mr. REDMAN: What section of the Act gives you that authority?

Mr. AHERN: I do not think there is any authority.

Mr. REDMAN: Have you any regulation?

[Miss MacDonell.]

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Mr. AHERN: No regulation to my knowledge, but in these cases what we take into consideration is not the woman, if she is a single woman without children, but where there are children we make it a point, if these children are not looked after, to take the money and administer it.

Mr. TWEEDIE: There were children in this case.

Mr. AHERN: There were three children.

Mr. TWEEDIE: Your theory is that instead of all the money being paid over to the woman, it should be paid to the children?

Mr. AHERN: Yes.

Mr. TWEEDIE: That is for the protection of the children?

Mr. AHERN: Yes.

M. POWER: You recognize that you have no right to interfere.

Mr. AHERN: Yes, we have no right, but if we wanted to we could turn the child over to the Juvenile Court and have them do it, and I think you would find that they do not take the same pains as we do.

Mr. CHISHOLM: You mean they have no right to control the distribution of this money under any circumstances?

Mr. POWER: No.

Mr. AHERN: We have no legal right to do it.

Mr. CHISHOLM: Take the case of a certain woman whose husband was killed at the front, she had three children and there was an established case of immorality there. It was considered she was not looking after the children properly, and you took the children from her and placed them in some institution, and took the portion of the pension from her. How is that?

Mr. AHERN: No, the Pension Board has never taken children away from the mother. They report the case to the Juvenile Court and the court took the infant away, but the pension is either administered by the authorities of the institution, the Juvenile Court, or, in some instances, by our own district office—more or less a local arrangement between the three institutions.

*By Mr. Power:*

Q. Are there any recommendations you would care to make to the Committee in regard to changes in the Pension Act?—A. You said a moment ago you thought we had no authority to administer the pension. Then the only thing I could recommend is to give us authority to do it.

Witness discharged.

Committee adjourned until Wednesday at 11 o'clock

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COMMITTEE ROOM 435,  
HOUSE OF COMMONS,  
WEDNESDAY, April 28, 1920.

The Special Committee on Pensions and Civil Re-establishment of Soldiers, met at 11 a.m. Mr. Nesbitt, the Acting Chairman, presiding.

OTHER MEMBERS PRESENT.—Messieurs, Arthurs, Béland, Brien, Caldwell, Clark, Cooper, Copp, Cronyn, Edwards, Green, MacNutt, McGibbon, McGregor, Morphy, Pardee, Peck, Power, Redman, Ross, Savard, Turgeon, Tweedie, and White.—24.

The ACTING CHAIRMAN: Is there anything in the minutes that requires attention first? There was some reference to a file which Mr. Ahern was to draw for somebody.

Mr. AHERN: There were a number of such files and, in the short time I had this morning, I did not have an opportunity to look them all over. I would ask the Committee to bring the matter up again this afternoon.

The ACTING CHAIRMAN: Is there anything else arising out of the minutes?

Mr. POWER: There is the question of the representation of the Lake Edward Sanatorium. Mr. Pyper was to get authority. Has he done so?

Mr. PYPER: We had authority in the first place.

The ACTING CHAIRMAN: My memory is that there was something from Winnipeg that was postponed but not the Lake Edward affair.

Mr. POWER: Yes that is correct.

Mr. MACNEIL: I was asked to give a case of a pension being refused where the deceased soldier was executed under order of general court martial.

The following letter from Mr. MacNeil was then ordered to be entered in the record, the name and regimental number of the soldier being deleted.

"OTTAWA, April 28, 1920.

"The Chairman, Pensions and Re-establishment Committee, House of Commons, Ottawa.  
B.P.C. 94462.

SIR,—I beg to request your examination of the Pension file of the above noted deceased soldier, while giving consideration to the question of awarding pensions to the dependents of those who died through misconduct.

The circumstances surrounding his death, of course, will prohibit any mention of his name in the report of the proceedings of the inquiry.

I am sir, your faithfully,

C. G. MACNEIL,  
*Dom. Secy. Treas., G.W.V.A. of Canada.*"

The ACTING CHAIRMAN: Last evening apparently you recommended that Mr. Pyper and Mr. Simmonds be heard on re-establishment. So far we have not heard any evidence with regard to re-establishment. Unfortunately I was away and I do not know why you recommended that it should be taken up.

Mr. COOPER: It is because these gentlemen have come from a long distance and have been waiting for some time. They desire to get back to their sanatoria for treatment and, furthermore, there is the question of expense to themselves.



## APPENDIX No. 4

Mr. EDWARDS: With your permission, Mr. Chairman, I should like to lay before the Committee the following letter. I might read it and you can judge whether it should remain on file or go somewhere else. It is dated April 22, 1920, and the letter-head is Knights of Columbus Catholic Army Huts. **The letter reads:—**

“DEAR SIR,—I enlisted August 7, 1914, discharged November 2, 1917, and was discharged C category.

While in the army I was in the Queen Street hospital with pleurisy pneumonia and am now in the Mowat hospital with a positive case T.B. I have been here for eight months with no pension or pay allowances and the doctor said I will have to stay under treatment till next August.

When I was discharged I wasn't able to work any more than a few months' time till I took Neuritis and later on Rheumatism.

Last August 9, 1919, I was compelled to go to the T. B. hospital, Kingston. I am married and have a wife and two children and I am only getting emergency money \$50 per month from the 20th February, 1920, to the 20th of April.

Kindly bring this matter before the Federal House or Pensions or Re-establishment Committee.

My name is Mr. K. J. Curragh and I live at 10 Stewart Street, Kingston, Ontario.”

Mr. COOPER: Was that man enlisted in the C.E.F. or only in the active militia and did not go overseas. If he did not go overseas he is one of the unfortunate cases of whom no record has been kept in the military records of the country.

Mr. EDWARDS: He says he enlisted on the 7th of August, 1914.

Mr. COOPER: That is the active militia because there were no enlistments in the C. E. F. until the 18th or 22nd September, 1914.

Mr. EDWARDS: I read the letter because I was requested to place it before the Committee. I spoke to Mr. Cox about it.

Mr. POWER: I think there is a principle involved.

The ACTING CHAIRMAN: I see there was a special committee appointed yesterday to inquire into these special cases. Perhaps it would be as well if the letter were referred to that committee.

Mr. POWER: This is not a special case. This is the case possibly of a soldier who did not go overseas and contracted tuberculosis. If I understand the regulations, this man is not entitled to anything. He is not recognized in any form.

The ACTING CHAIRMAN: My own view is that, if it meets with the approval of the Committee, this letter should be referred to the committee on special cases and they can make their report on it.

Letter referred to committee on special cases.

The ACTING CHAIRMAN: There is a letter here this morning from our friend Anderson who wrote such aggressive letters. I might say that he desires to express to the Chairman of and the Committee his appreciation of the consideration tendered him while he was here. That is the substance of the letter and he brings forward some suggestion, which will be referred to the committee on communications with the other suggestion, which will be referred to the Committee on communications with the other communications received this morning.

The ACTING CHAIRMAN read the following letter from R. C. Murrell, 7 College Street, Toronto, addressed to Major Hume Cronyn, M.P., Room 436 House of Commons, Ottawa.

“April 23.

“DEAR SIR,—With reference to the man I referred to before the Committee, as having through absence from school been in receipt of less money than his

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pension amounted to, I beg to inform you that I have ascertained the man's name to be J. A. Coad, residing at 19 Palmerston Square, Toronto.

The facts are substantially as I have them. Expect that he was able to have the amount stopped refunded but owing to the discomfort and inconvenience to which he was put he is determined not to apply for vocational training again unless he will get his pension in addition to vocational allowances. He is a first contingent man, who had had his right arm amputated at the shoulder and whose left leg is badly incapacitated owing to septic poisoning in the hip. He is rated for pension purposes at 100 per cent disability."

Letter ordered to be referred to the committee on special cases.

Mr. CALDWELL: Mr. Murrell claims that because he missed a few days school he was docked his pension.

Mr. MACNEIL: I have a statement which I wish to make. I do not desire unnecessarily to prolong this inquiry and I do not wish to duplicate evidence already offered. We are satisfied with the evidence already in except that we would like to see further evidence supplied by the Board of Pension Commissioners. We have filed recommendations with your Committee from the G.W.V.A. and we would like them dealt with during the further examination of the Pension Commissioners. We would be quite satisfied with that and it would save a great deal of time.

Mr. POWER: Mr. MacNeil, I understand, does not wish to be heard at all.

Mr. MACNEIL: Not so long as our recommendations are definitely considered when the Pension Commissioners are examined. There is sufficient evidence already in to enable the Committee to consider the situation.

The CLERK: There is something very important here from Mr. MacNeil.

Mr. MACNEIL: Yes, sir, I feel that it should come up, as it has never been dealt with by the Pensions Committee.

The ACTING CHAIRMAN: You want this filed and you want us to take it up?

Mr. MACNEIL: Yes. I would request that the evidence of Col. Panet be secured in that regard.

The ACTING CHAIRMAN: William Agus, December 3, 1892, to December 2, 1913. This has nothing to do with our Committee.

Mr. MACNEIL: Briefly, it is this: This man served with the Canadian permanent force and was retired on long service pension. He subsequently served in the Canadian Expeditionary Force and served four years and was invalided home because of rheumatism. Because he enlisted in the C.E.F. he is now deprived of the increase which was awarded during his service to long service pensioners. He is actually penalized because of his service with the C.E.F.

Mr. MORPHY: Is that date right?

The ACTING CHAIRMAN: 1892 to 1913. It is a case that should be taken up with the Militia Department.

Mr. MORPHY: Was he in the C.E.F.?

Mr. COOPER: Yes.

Mr. MACNEIL: He served four years in the C.E.F.

The ACTING CHAIRMAN: He is getting his C.E.F. pension?

Mr. MACNEIL: No, sir, because he was in the Permanent Force.

The ACTING CHAIRMAN: I feel this is a special case.

## APPENDIX No. 4

## EVIDENCE.

L. G. SIMMONDS was recalled to the stand.

*The Acting Chairman:*

Q. You have already been sworn?—A. Yes.

*The Acting Chairman:*

Q. The first recommendation deals with sanatoria patients taking treatment under the Department of Civil Re-establishment, and asks that they be paid at the rate of \$50 per month from 24th February, 1919, until 31st August, 1919, and at the rate of \$60 per month from 1st September, 1919, such payments to be made retroactive from 24th February, 1919, for all patients adversely affected by the present regulations. How are they affected?—A. By reason of the readmission cases. May I first submit certain statements? We put this document into the Committee. It is an extract from the report of the work of the Department of Soldiers' Civil Re-establishment, December, 1919:—

“The total number of cases of tuberculosis, which have been treated up to the present is approximately 7,000. Less than 5 per cent of these cases have died.”

Figures supplied by the Department of Soldiers' Civil Re-establishment to March 31, 1920, show the total number of tuberculous cases treated to March 31 as 7,911. That is an apparent increase of 911 cases. The total number of deaths is shown as 873, showing a percentage of deaths to cases treated of 11·03 per cent. Against this we have the statement of December 31, that the percentage of deaths to the number of cases treated is less than 5 per cent. A further letter from the head of the Medical Service received yesterday by the G.W.V.A., showing the number of tuberculous cases treated, including the 1,995 cases now in sanatorium 8,841; so, Mr. Chairman, in less than four months you have a first figure of 7,000, at the end of March you have a figure of 7,911, which is just three months later, and less than a month later you have 8,841 cases.

*By Mr. Morphy:*

Q. What blue book is that from?—A. The report of the work of the Department Soldiers' Civil Re-establishment, December, 1919, page 35. With regard to the readmissions, I have another letter of the Department of Soldiers' Civil Re-establishment of 8th March, 1920, which gives the number of cases readmitted and now under treatment as 158. A letter from the Department of Soldiers' Civil Re-establishment of 27th April, 1920, gives the cases of readmission now under treatment as 216. That is an increase of 33 per cent in the cases readmitted in apparently six weeks. These are figures supplied by the D.S.C.R. We have not been able to obtain the total number of cases of readmission.

Q. Do you accept that as a correct statement?—A. We have to, sir. It is issued by the department. We have checked it up by the St. Agathe sanatorium and the Fort. At St. Agathe the readmission cases equal 23·47 per cent of the total cases in that sanatorium under treatment.

Q. What is your deduction?—A. That the magnitude of the problem and the seriousness of these readmissions has never been realized and never published, even in the official reports of the Department of Soldiers' Civil Re-establishment.

*By the Acting Chairman:*

Q. What would be the object of publishing them?



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*By Mr. Morphy:*

Q. It is lack of executive detail work?—A. I think it proves the seriousness of the cases. A quarter of the men in St. Agathe are readmission cases.

*By Mr. Edwards:*

Q. The cases that were readmitted to the sanatorium had been let out as cured?—A. Not as cured sir, but in a state that they were fit to go back into civil life. No tuberculous patient is described as cured until after two years in civil life. They are sent out as fit to go back into civil life.

Q. Are you forming a conclusion on that that they were let out too soon?—A. That is one point that I would make, sir.

*By Mr. McGibbon:*

Q. What remedy would you suggest for that?—A. It is all in this statement sir. May I refer to them as we go along? The statement from the St. Agathe sanatorium showing the number of cases of readmission we would like to put in as evidence. One statement, the list of readmission cases, has been compiled from the statements of the patients, as all information on the subject was refused by the staff. On that account it was impossible to secure any figures of patients on pass or very sick. These figures are dependable.

*By Mr. Morphy:*

Q. What staff refused the information?—A. The medical staff of St. Agathe sanatorium.

Q. What right had you to ask?—A. We had no right, sir. We asked as a courtesy.

Q. Did you ask anywhere else, at headquarters?—A. No; we obtained these figures only yesterday.

Q. Were you refused the information at headquarters, the information you found out on your own initiative?—A. Three days ago we were informed that it was extremely difficult, in fact almost impossible to give us the readmission figures. I don't think it is extremely difficult or impossible.

Q. Who informed you of that?—A. Dr. Arnold, assistant medical director.

Q. Have you shown him these figures you secured on your own effort of discovery?—A. I drew his attention to the percentage of deaths to cases under treatment and he didn't give any explanation, sir.

Q. Did he combat your figures in any way?—A. Not as regards the deaths sir.

Q. In what way did he?—A. He stated that although tuberculous cases were shown on their records as deaths from tuberculosis that tuberculosis was not always the only cause of death but it might be the primary cause, although gunshot wounds and other causes were a contributory cause of death.

Q. That was an abstract statement. Did he give any concrete cases?—A. No, sir. You understand we had no right to ask for this information. We just had an ordinary conversation.

*By Mr. Power:*

Q. May I ask if you spoke to Dr. Arnold about the refusal of the staff of St. Agathe sanatorium to give information?—A. No, sir. This letter only came last night.

Q. Who is it from?—A. It is from W. J. Lockie, secretary of the Soldiers' Welfare League.

*By the Acting Chairman:*

Q. Isn't it quite in order that the stations outside should not be willing to give information except through their headquarters?—A. It is quite possible.

[Mr. L. G. Simmonds.]

## APPENDIX No. 4

Mr. MORPHY: I think this Committee should receive evidence from the men who have the records in their possession in order that we may be able to get information to decide if there has been any miscarriage of the work imposed upon the various departments and institutions.

*By the Acting Chairman:*

Q. In asking for the statement don't you think it might be hard to get it as some of the stations are a long way out?—A. No; we asked for the information up to March 31 or to whatever date they had it.

Q. You mean that?—A. The total cases of readmission. We have never been given that. All we have is the actual readmission cases now under treatment which shows an apparent increase of 58 cases in six weeks.

*By Mr. McGibbon:*

Q. I presume what you are trying to get is that the numerous cases that have broken down?—A. Yes, sir, and these figures bear out our point.

*By the Chairman:*

Q. The evidence went to show that. I don't think there is any quarrel over that.

WITNESS: Number One resolution. I wish to speak of P.C. Number 387, February 24, 1919, patients readmitted to any sanatorium for treatment. He receives the pension that he is getting at the time of readmission provided it was more than the Department of S.C.R. pay and allowances. If the pension he is receiving is less the S.C.R. make up the difference from their own funds to the amount he received for his army rank at the time of his discharge. That means, sir, that the tuberculous patient goes out and he is now granted a total disability pension of \$60 a month. He stays out three months and comes back into the sanatorium, and that pension is continued. You have there a man who is drawing \$60 a month and has gone out from the sanatorium very probably against the advice of the medical superintendent and by his side you have a man with the rank of private drawing \$33 a month because his disease is so bad that he has had to stay in the sanatorium all the time.

The ACTING CHAIRMAN: We have had evidence on that before.

Mr. POWER: He has never been boarded for a pension.

*By Mr. McGibbon:*

Q. Who are the ones drawing \$33?—A. A man of the late rank of private in the C.E.F.

Q. And not discharged?—A. Discharged from the C.E.F. and taken on the strength of the Department of Soldiers' Civil Re-establishment. Their rate of pay is the rate of pay the man was receiving in the army at the time of discharge, plus separation allowance.

*By Mr. Power:*

Q. Does the other man who has been pensioned draw separation allowance also?—A. Not separation but pension allowance for his wife and children.

Q. He first of all draws the pension allowance and a sufficient amount to make that equal to the S.C.R. allowance?—A. If the pension is under the S.C.R. rate of pay.

Q. You have not added to that the \$30 which his wife gets?—A. I am taking single men in each case.

Q. Would you not make any distinction at all? In effect you are making?—A. Yes, the man receiving total disability pension is still at an advantage over the married man receiving the S.C.R. rate.

*By Mr. Clark:*

Q. Last year the recommendation made by the Committee was that the rate of pay and allowances in the sanatorium should be uniform. Afterwards, as I recall it, there was quite a storm of complaints from tuberculous patients all over the country with respect to the rate of pay and allowances being made uniform?—A. The suggestion was made that it should be uniform at \$1 per day, which was going to make it impossible for a man who had a wife and children. In the recommendation there was no mention made of the separation allowance.

The ACTING CHAIRMAN: We had that up before. We will take that up with the department.

The WITNESS: Taking up the first resolution, we definitely submit that as one of the primary causes of men going out of sanatoriums before fit and almost against the advice of the doctor, although in many cases he accedes to the man's wish, is that if that man comes back in two or three months' time he will draw \$60 a month and if he stays in he only gets \$33 a month. That point is realized by the medical superintendents and although it is an administrative matter and entirely outside the jurisdiction of the medical superintendents they considered it of such importance that they discussed it here last year. The two departments are up against each other and neither department knows exactly what to do and nothing has been done.

*By Mr. McGibbon:*

Q. Do I understand you to mean this: that the boys are asking and getting their discharge before they are fit to go out in order that they may come back and get the increased money?—A. Not in order. They don't want to come back but it is an encouragement to go out too soon. Apart from that we would submit—the suggestion was made by a member of the Committee—whether it would be possible to grant some allowances to those patients which, with the help of such a pension, would tide them over the period in which they were not supposed to be working.

Mr. TWEEDIE: I think that comes under pensions.

The ACTING CHAIRMAN: Yes.

Mr. POWER: Stick to Number 1.

The WITNESS: We would submit that the time has come for these men—many of them were one, two, or three years in France, and now have to serve one, two or three years in Sanatoria whereas all the other members of the C.E.F. are discharged and established—that the time has come when all sanatorium patients should be getting more than the bare army rank of pay. The present rate to men in the permanent force is \$1.70 a day. It is being paid to boys who are neither the age nor who have had the experience of the men who went overseas. Those men are getting \$1.70 a day. The men in the sanatorium are getting \$1.10 a day.

The ACTING CHAIRMAN: I would like to say that that will all have to be considered when we consider the revision of the pensions, if they are to be revised.

Mr. POWER: This doesn't come under pensions; it comes under re-establishment. These men in the sanatorium are under the control of the Department of Soldiers' Civil Re-establishment.

The ACTING CHAIRMAN: I think they should come under the question of pensions.

WITNESS: Unless you permit me to discuss it here I am certain it can't come up under pensions.

*By Mr. McGibbon:*

Q. How many men in Canada are affected?—A. 25 to 35 per cent of the men now in sanatoria are on either whole or partial disability pensions. The remainder are on the army rate of pay.

[Mr. L. G. Simmonds.]



## APPENDIX No. 4

Q. How many in figures?—A. There are 2,000 men getting treatment; it would mean there are 500 or 600 on pensions and 1,400 or 1,500 on the army rate of pay.

Q. That is the number whom you think are suffering hardship?—A. They are suffering a bitter injustice.

*By Mr. Morphy:*

Q. How is the fact disclosed?—A. I think every medical superintendent would admit it, sir. One has admitted it and said that he is having the greatest difficulty in keeping men in because of this. The reason for this recommendation that it should be brought up to \$50 per month from February 24, 1919, until August 31, 1919 and to \$60 per month from September 1, 1919, is that all men in sanatoria should be placed on an equality. We think the time has come when there should be no army rank distinction, at least in the non-commissioned ranks.

*By Mr. Power:*

Q. Why between the commissioned and non-commissioned ranks?—A. We don't think, Mr. Pyper and I, that we have any right to deal with that. We are dealing with men who are up against it financially.

Q. Are you going to help them financially by decreasing somebody else?—A. We don't suggest that, sir. We leave that to the committee.

Q. Are you going to help the private soldier by reducing the sergeant major?—A. No, sir.

Q. Why do you say you are working for the people who are up against it? And you want to make all pensions equal?—A. Because this would primarily affect the rank of private.

*By Mr. Tweedie:*

Q. You want to bring the private up to the sergeant major?—A. Yes, sir.

*By Mr. Power:*

Q. If you put it that way it would be better?—A. Yes.

*By Mr. Tweedie:*

Q. A man who doesn't get a pension can't live on any less money than the man who gets a pension?—A. No, not in civil life.

Q. Your point is that the man who doesn't receive a pension can't live on any less money than the man who receives a pension?—A. That is true. For the single men we are not making the plea that they are not able to live, but it is because they are from one to three years handicapped by reason of their disease. They are one, two or three years late in getting back into civil life and we think in the same way they should be recompensed by the increase for the time spent in sanatorium.

*By Mr. Edwards:*

Q. Is that the reason for making it retroactive?—A. Yes.

*By Mr. McGibbon:*

Q. Don't you say that you would be at once making a distinction between the tuberculous man and the non-tuberculous man. You are not following any consistent principle?—A. Yes, sir. I'll admit this would probably have to apply to insane patients.

Q. And every other man?—A. But other men are very few. The majority of men back in the Soldiers' Civil Re-establishment hospitals are just there for treatment by reason of sickness within the 12 months of discharge. But Mr. Pyper and I represent only the tuberculous men, and we submit—and it was suggested by a member of this committee the other day—that some form of bonus should be given to these men for

[Mr. L. G. Simmonds.]

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the time they have to spend in the sanatorium and that this amount would enable men to take an examination for a Civil Service position or to set them up in some business or to enable them to pay the first ten per cent under the soldiers' settlement plan, so that the tubercular patient could get a start for himself.

*By Mr. Cooper:*

Q. A T.B. man is not likely to go on the land, is he?—A. There is a special provision made for that in the Soldiers' Land Settlement Act. The medical men recommend that some should take up small holdings; not whole farms.

The ACTING CHAIRMAN: Any more questions on No. 1?

*By Mr. Morphy:*

Q. Could you give us the effect in dollars of No. 1?—A. I figure that for the 2,000 tuberculous patients who have been under treatment for twelve months this matter could be readjusted and the cost would be \$288,000.

Q. That is on the retroactive principle?—A. Yes, right up to the last month, from February, 1919, to March, 1920, \$288,200. It would be in the nature of a bonus, and largely with reference to helping to re-establish those men.

Q. Would you have that payment made to the individual?—A. I do not think that in any case it should be allowed to the man while in hospital, unless it was to meet some difficulty. I do not think that any man, provided that No. 1 was guaranteed, should handle that money himself while he is in the hospital.

Q. Would there be any opportunity for that man to again return to the hospital?—A. If he felt sick, he would have to.

Q. The money is conserved and stored up, if I might use that expression, and you think it should not be given to him until he is absolutely re-established as against the disease?—A. I would be inclined to admit that point, that there should be an absolute assurance that the man is going to be able to stay out once he gets out.

Q. How would that be received by the men; how would that make for contentment? Many of them might want it in their pocketbooks?—A. The men whom Mr. Pyper and I represent, 95 per cent would gladly agree to that. It is the 5 per cent who want this money in their hands at once that are causing all the trouble in the sanatoria. Mr. Pyper fully agrees with that statement.

Q. You think it would be acceptable to 95 per cent?—A. Yes; the men who are really trying to get better are sick and tired of those very few men who are causing all the trouble and are not making an effort to get better.

Q. How far would that make for contentment in curing the men?—A. I submit that it is of vital importance. This is a matter on which you should get medical experience really. I am quite certain that it would make for a vast contentment among the men.

Q. And contentment tends towards cure?—A. Very much so. Dr. Elliott stated that.

The ACTING CHAIRMAN: Now pass on to the next.

WITNESS: "No. 2.—That the allowance paid to dependents by the Government be at the present rate of \$40 per month for a wife without children; and that, in the case of a wife with a child or children, the allowance also be \$40 per month, plus the present total disability pension allowances for children, viz: \$12 for the first child, \$10 for the second child, \$8 for the third child, and \$8 for each subsequent child." We wish to submit this statement for the purpose of showing the inequality of the rates of pay at present, according to whether a man is receiving hospital pay and treatment, whether he is receiving vocational training, or a total disability pension. I will give one instance, that of a husband and wife without any children. If the man is in hospital, the husband and wife receive altogether \$73 from the Department of the S.C.R., that is if he were of the rank of private at the time of discharge. But when

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the man is discharged from hospital he gets \$75, total disability, which is two dollars more per month to cover the whole cost of maintenance of the husband and wife including clothing for the husband. But if he decides to take vocational training he gets \$85 per month, which is an increase of \$10 per month.

COMPARATIVE TABLE showing difference in pay during Hospital Treatment, Vocational

## Training and Total Disability Pension.

	Hospital Pay per 30-day month.	Vocational Training per month.	Total Disability Pension per month.
Single man, rank of private.. . . .	\$33 00	\$60 00	\$60 00
Wife, separation allowance, \$30, in lieu of Patriotic, \$10.. . . .	40 00	25 00	15 00
First child.. . . .	9 00	10 00	12 00
Second child.. . . .	7 00	8 00	10 00
Third child.. . . .	5 00	7 00	8 00
Other children.. . . .	5 00	6 00	8 00
Husband and wife without children receive.	73 00	85 00	75 00
Husband and wife and one child.. . . .	82 00	95 00	87 00
Husband and wife and three children.. . .	94 00	110 00	105 00

*By Mr. Cooper:*

Q. That is without prejudice to any raise in the pension?—A. Yes.

*By Mr. Power:*

Q. The man getting \$60 per month and \$40 for his wife would, with three children, receive \$130 per month altogether?—A. That is correct.

Q. Instead of \$73 at present?—A. No, sir, \$73 for wife and child.

*By Mr. Tweedie:*

Q. If your request went through, what rule would it come under?—A. Neither Mr. Pyper nor myself are married men. The pensions scale in force for the wife and children would, I think, be fair, plus the allowance for the wife.

Q. How would you give 100 per cent disability to one class of patients, with something in addition, and in another class cut the addition off?—A. You are comparing the tuberculous patients with others? I do not quite get your point.

Q. You want something additional for the tuberculous patient?—A. For his wife and children?

Q. Well, you have a man who has 100 per cent disability suffering, we will say, from blindness, or, perhaps, from the loss of both limbs. He gets his 100 per cent disability, and nothing more. How would you justify a tuberculous man getting the addition? I understand you want something additional?—A. We asked last Wednesday for an increase in pension.

Q. Yes, I understand that, but would you be satisfied if the 100 per cent tuberculous disability man got just the same as any other 100 per cent disability?—A. That is a question for you, sir, not for us. We asked that Dr. Elliott be called to give evidence to show that a tuberculous patient required more nourishment than the ordinary man, and also better ventilated accommodation for living.

Q. I think that is a very fair question for you to answer. Are you asking for more money for the tuberculous 100 per cent disability than for the 100 per cent disability in other cases? I would like to have a definite statement.—A. This, I think, pretty well bears out the requests that will be made by the Great War Veterans. We have not suggested anything additional for the wife and children of the tuberculous patient, neither in our evidence did we ask for an additional amount for the tuberculous patient if all the 100 per cent disability cases are treated more generously.

Q. The total disability case gets \$180 a year for his wife. In your scale he would get \$40 a month, making \$480 a year.

[Mr. L. G. Simmonds.]



*By Mr. McGibbon:*

Q. I do not think that that is the point that was made?—A. This is not pension, it is while the husband is in hospital.

Q. You do not want any more for the total disability tuberculous patient, but your point is that the allowance should be continued longer, and you wish it continued for the full length of time?—A. Yes, that is one point. It is a question whether the tuberculous patient should have an additional allowance by reason of requiring more nourishment and better housing accommodation.

*By Mr. Tweedie:*

Q. Your proposition is simply this: you take two classes of 100 per cent disability; one is tuberculous, and the other may be any other case?—A. Yes.

Q. As a tuberculous representative you are advocating that the 100 per cent tuberculous disability get a greater allowance than the 100 per cent disability in other cases?—A. No, sir, we did not ask that in our evidence on pensions.

Q. You are satisfied that both should be the same?—A. Provided it is adequate. We are convinced that a tuberculous single man cannot live—he may exist, but cannot live—on less than \$100 a month.

Q. I am not asking about \$100 a month, I am asking about the 100 per cent disability cases?—A. That would depend upon the amount of the pension. If you are going to make it the bare cost of living for all the totally disabled men, then most assuredly the tuberculous patient should have more.

Q. Do you think that the 100 per cent disability tuberculous case is entitled to more than the other total disability men?—A. Yes, sir, if the other men are only going to get the bare cost of living.

Q. Do you say that the bare cost of living in a tuberculous case is greater than in other cases?—A. Most certainly yes.

Q. So then you are advocating a higher amount for the tuberculous man?—A. No, sir, our point is that the time has now come when the country could be almost generous to all those disabled men, and that the thing should not be based on *Labour Gazette* statistics as to the cost of prunes, dried fruits and things like that; but that you should go a little better, and then we will all stand on an equality, we will stand together. We are not asking for preferential treatment for the tuberculous man if you are going to give all disabled men a square deal, more generous treatment.

*By Mr. Morphy:*

Q. Mr. Tweedie's question was, do you think that a tuberculous patient is entitled to more? Would it not rather accord with your view if I put it that the tuberculous patient needs more?—A. I agree with you, he does need more.

Q. Is that your point?—A. Yes.

Q. And therefore needing more, he is entitled to more to re-establish him?—A. Exactly, sir.

Q. That is the point?—A. Yes.

The CHAIRMAN: Now we pass on to No. 3.

WITNESS: No. 3. "That the subsistence allowance for a patient on extended leave of absence be \$40 per month instead of the present rate of 80 cents per day." Before leaving, we wish to submit a statement giving specimen cases selected at random from patients at Ste. Agathe sanatorium, showing the present earning capacity if physically fit. It shows that these men are not of the casual unemployed type, on which, unfortunately, the pension of the past has been based.

The CHAIRMAN: That will be filed.

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SPECIMEN cases selected at random from patients at Ste. Agathe Sanatorium showing present earning capacity if physically fit.

Occupation.	Earning capacity.	Remarks.
Plant control chemist . . . . .	\$200 per month.	
Architect . . . . .	160 "	
Trainman (conductor i/c yard engine) . . . . .	220 " (average).	Union rate (according hours worked).
Stonecutter . . . . .	\$1 per hour.	8-hour day. Union rate.
Car cleaner . . . . .	40 cents per hour.	10 " " " "
Commercial traveller . . . . .	Salary, \$50 per week, commission in addition.	Formerly worked for R. D. Fairburn, Toronto, selling ladies' wear.
Civil engineer . . . . .	\$175 per month.	Formerly worked for C.N.R. on constructional estimates, etc.
Chartered accountant . . . . .	\$200 per month.	Davis, Marshal, McNeil & Pugh. Union rate, 8-hour day.
Tailor (clothing trimmer) . . . . .	\$45 per week.	Union rate. Formerly worked for J. W. Peck, Ltd., Montreal.
Medical practitioner . . . . .	Usually earns an average of \$7,000 per annum varying with size and growth of practice.	
Plasterer . . . . .	80 cents per hour.	Union rate, 8-hour day.
Paper maker's helper . . . . .	\$28.50 per week.	Union rate. Formerly worked for J. A. Manning & Co., Troy, N.Y.
Machinist . . . . .	\$7 per day.	Union rate. Formerly worked for Jenks Machine Co., Sherbrooke, Que.

WITNESS: I would also like to file a similar statement from the Fort Qu'Appelle Sanatorium.

The CHAIRMAN: Will the one not do?

WITNESS: It would show East and West, sir.

The CHAIRMAN: That can be filed also.

SPECIMEN cases of Patients now at Fort Qu'Appelle Sanatorium, Saskatchewan, showing occupation with average monthly wages before enlistment and estimates wages at present time, if physically fit.

	Before enlistment.	Present time.
Civil servant . . . . .	\$100 00	\$175 00
Bank clerk . . . . .	60 00	84 00
Labourer . . . . .	70 00	120 00
Farm hand . . . . .	40 00	60 00
		(all found)
Clerk . . . . .	85 00	120 00
Railway bridge carpenter . . . . .	300 00	600 00
		(not whole year)
Carpenter . . . . .	120 00	165 00
		(not whole year)
Postal clerk . . . . .	80 00	130 00
Cook . . . . .	75 00	140 00
		(all found)
Store manager . . . . .	125 00	175 00
Waiter . . . . .	70 00	125 00
		(all found)
Diving engineer . . . . .	150 00	220 00
Book-keeper . . . . .	100 00	150 00
Telephone lineman . . . . .	110 00	150 00
Barber . . . . .	100 00	130 00
Policeman . . . . .	65 00	99 00
		(clothing found)
Mounted policeman . . . . .	30 00	60 00
		(all found)
Miner . . . . .	130 00	190 00
Painter and decorator . . . . .	120 00	200 00
Teamster . . . . .	100 00	150 00

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WITNESS: This third recommendation regarding the subsistence allowance applies primarily to men who have very little chance of recovery, and who, to put it bluntly, are sent home to die. They are described by the S.C.R. as Class 1 out-patients. They get the army rate of pay plus 80 cents a day, and we submit that 80 cents per day is not sufficient to keep men sent home to die in food and comfort. It also relates to another class of men in certain sanatoria. The doctors sometimes, not very often I admit, say to these men, "You had better go home for a month or so for a change." We submit that it is unfair to send a man out of the sanatorium when the doctor says he should have the best of food and nourishment and expect him to live and get that nourishment on 80 cents a day.

Q. What other pay do they get?—A. The pay of their rank in the army.

The ACTING CHAIRMAN: That recommendation speaks for itself.

*By Mr. Power:*

Q. You would give the men 33 plus 40?—A. Exactly sir.

*By Mr. McGibbon:*

Q. They are not really sent out. Do they have to go?—A. I did not mean it in that sense, but very often a man's parents want him home.

Q. That is another question. I am simply asking for information. They are not sent home?—A. Not against their will. The man asks to go.

Q. There is a home for him there if he wants to stay?—A. Yes.

*By the Acting Chairman:*

Q. They are allowed to go out?—A. Yes.

Witness retired.

J. R. PYPER, recalled and examined:

Order in Council No. 2325, provides for the issue of clothing to all men taking treatment for long periods under the Department of S.C.R. The Order was framed upon the recommendation of the Hon. J. A. Calder's Committee recently, and the recommendation of that Committee reads as follows:—

"That the Department"—

That is the Department of Soldiers' Civil Re-establishment—

"—be authorized to make such issues of clothing free of charge to ex-members of the forces undergoing medical treatment as in its discretion are necessary in these cases."

The regulations drawn up by the S.C.R. upon that Order in Council are not of a very generous nature and rather great dissatisfaction has been caused among the patients through their interpretation of the Order.

*By Mr. Tweedie:*

Q. Your recommendation is that you ask it as a matter of right. What do you mean by "right"?—A. I mean this: That the average patient feels that he is entitled to his clothing while under treatment in the S.C.R. just the same as in the army.

Mr. COOPER: I think that is so now. That was the intention of the recommendation.

Q. What do they do now as a matter of fact?—A. The men feel that the spirit of this order is not being carried out, that the Committee which framed it did not mean that the interpretation should be placed upon this order that the department has actually placed upon it.

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Q. What interpretation have they placed upon it?—A. The department have issued instructions which provides that suits of clothes and boots will not be issued unless that patient has been in the institution for over three months. Orders for overcoats will be issued on the repayment plan, and a refund of one dollar a month will be made until such time as the cost of the coat has been refunded. The cost is \$24, I think, so that if he gets a refund he has to be 24 months in hospital. The refund shall be considered where treatment is continuous in S.C.R. hospital or sanatorium. The issue will be made at the discretion of the medical superintendent in concurrence with the Assistant Director's representative and made only to patients where it is found they are in need of same. And then follows a list of the articles, and the periods at which they will be issued; one suit every nine months, one cap six months, boots twelve months, and so on. It has been found by the men when they present themselves for free issue of clothing, and they ask for a suit of clothes, the representative will say "Well, you have got a suit." The man will say "Yes, but this is the only one I have." The officials will say "All right, it is the only one you need." The officials of the department take the attitude that they must clothe the man only for taking care of them. If a man is fortunate enough to be in possession of a suit for which he paid \$50 or \$60 or \$70 when he came back from overseas, he is expected to lie round and rest in his rest chair in that good suit, and then when the time comes perhaps for him to go to Montreal to see his friends, which the regulations allow him to do, he is supposed to go down in this suit he was lying round in for perhaps six months. That might be all right now that the overall campaign is going on, but in the absence of official recognition of that movement, I think I am entitled to plead the case of the men for new suits of clothes.

*By Mr. Tweedie:*

Q. What would you suggest?—A. This matter was considered among the patients at St. Agathe and practically every sanatorium, and I would like to give you an idea of the feelings of the men, and I will read you a paragraph from a letter sent from the sanatorium at Hamilton to the Department of S.C.R. here:—

"Many unnecessary and humiliating restrictions are being placed on the distribution of clothing, inasmuch as a patient must be adjudged a pauper and literally a scarecrow to be considered a suitable applicant for this charity."

I just quote that to give you an idea of the intense feeling of dissatisfaction among the men with the regulations issued by the D.S.C.R.

Q. What would you suggest?—A. The suggestion we have to offer is this: the order came into effect on the 2nd February, 1920, and we suggest that all men who had at that date undergone six months' treatment, or who were admitted prior to that date, and had not yet had six months' treatment, but who, in the opinion of the medical officer, would complete six months in the sanatorium, and also all men who were admitted to the sanatorium on or after that date, and who, in the opinion of the medical officer would require treatment for a period of six months, be furnished in all cases with a full free issue of clothing.

Q. That includes overcoat, boots and hat?—A. Everything.

*By Mr. Cooper:*

Q. Do you know of any cases where they had to pay? The recommendation of the Committee last year was "That the department be authorized to make such issue of clothing free of charge to ex-members of the Force undergoing treatment as in its discretion are necessary in these cases." I do not understand why the overcoat is being charged for at all. (No answer.)

[Mr. J. R. Pyper.]

*By Mr. McGibbon:*

Q. Would it not be better, or would you recommend, issuing a suit of clothes periodically, taking away from the officials a discretion which we have unwisely given them?

The CHAIRMAN: I think we should hear the other side before we do anything——

*By Mr. McGibbon:*

Q. Would you recommend issuing to these men certain suitable clothes every six months, or 12 months, or 9 months?—A. Well, sir, the table drawn up by the department would appear to be quite satisfactory, were it carried out. That would be perfectly satisfactory.

*By Mr. Clark:*

Q. Perhaps Mr. Scammell would explain what is being done?

The CHAIRMAN: We will take it up when we come to that.

*By Mr. Morphy:*

Q. Supposing a man has in his trunk three suits of summer clothing and one of winter clothing, suitable for all purposes to go to Montreal or to New York. Would you say under those circumstances that that man should as a matter of right come forward and say "I want a new suit of clothing"?—A. I think every man should have a right to get these clothes, but I also think that if a man was in that fortunate position perhaps he would not wish to exercise the right.

Q. Should it not be put upon the basis of the requirements of the patient?—A. Exactly, yes, sir. The interpretation of the recommendation is certainly not generous in that respect. If a man has a suit of clothes no matter what it is like, so long as there are no holes in it, he stands a poor chance of getting a new suit from the department.

*By Mr. Cooper:*

Q. He has to wear the suit out? In the hospital he is dressed in blue generally, and has not got to wear out his clothes? (No answer.)

*By Mr. McGibbon:*

Q. You think he should have the right periodically to get a suit?—A. Yes. The whole trouble in the clothing issue is in the initial step. After that it becomes routine. It is simply the initial issue that causes dissatisfaction. Where the medical superintendent admits that a man will be in the sanatorium at least six months, we submit he should have the full issue of clothing. The superintendent has a good idea when he takes a man that he will be there six months. We think the order is not being interpreted by the department in the spirit in which it was issued.

*By Mr. MacNeil:*

Q. If a man happens to be extremely thrifty, and purchases a suit just prior to the date the order became effective, is he able to get a suit?—A. No. For instance. I have no chance of getting a suit now because when I came back I bought this suit, and it would be deemed good enough for me to take the treatment. There are no holes in it, and therefore I do not need another.

Q. What effect has this on a man leaving a sanatorium?—A. The effect on the man is this: Probably if he has his old suit it is not good enough for him to go round and get a job with, and he has got to use up the balance that is coming to him on his discharge to buy those clothes, or must find some other means of getting them. If he has the money he has got to spend it to outfit himself.

Q. Are they giving this issue of clothing in all the sanatoria?—A. There has been a great scarcity I understand of clothing, and perhaps on that account the regulations may have been more strictly adhered to.

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Q. Have you any knowledge of any situation where clothing is not available?—  
A. We had quite a lot of clothing at St. Agathe but it has been issued. I know of many cases at St. Agathe where they have got it, but those cases who got it were very needy.

*By Mr. McGibbon:*

Q. From my knowledge of medicine, I would say that every man who goes into a sanatorium should stay there at least six months. Are there any that came out before that?—A. I have only seen one case since I have been there and that is eight months—

Q. Why should it not do to say that every man on entering a sanatorium should be supplied with a suit of clothes?—A. That is practically our request.

*By Mr. Cooper:*

Q. They are allowed to remain there with uniforms?—A. Not in all cases.

*By the Chairman:*

Q. You are given the uniform?—A. No, we are allowed to wear our old army uniform we had on discharge.

*By Mr. Morphy:*

Q. About the last line of this paragraph, why do you distinguish between matter of right and compassionate grant?—A. Well, sir, the men think that it is a right—that they have a right to be issued with clothing. While they are taking treatment in the department of S.C.R. they are technically still in the army. The majority of them came direct from the army and were transferred into the S.C.R. While they were in the army they had their free issue of clothing, and they think that should continue under the department to which they have been transferred.

Q. What do you mean by compassionate allowance?—A. Under the present regulations the issue seems to be more of a compassionate grant than a right.

Q. In what way? I do not get you at all. It sounds bad and I want to know what is in it?—A. A man has to prove himself so needy. He has, under the present regulations to be almost in rags before he can get the clothes, and, therefore, we consider the present regulations amount to nothing more nor less than a compassionate grant—give the man clothes because his bare skin is showing.

*By Mr. Tweedie:*

Q. Your complaint is against the officer who distributes the clothing?—A. He is governed by the regulations of the head office of his department.

Q. But the regulations do not call for a man to have his knees and elbows out?—A. I have not seen it personally.

Q. It is left practically to their discretion?—A. Yes.

Mr. TWEEDIE: I think the officers interpret the regulations too strictly and that is where the trouble is.

Mr. MCGIBBON: Too much discretion.

Mr. TWEEDIE: A man's suit might be worn out in three months, and if they want a suit every three months or six months, or twelve months, give them a suit, but the difficulties in this case seem to be the officer who makes the issue.

WITNESS: The discretionary powers allowed the department are too wide.

*By Mr. Tweedie:*

Q. In what word would you limit those discretionary powers?—A. Just merely by making the issue automatic. Whenever a man goes into the sanatorium he is going to be there for six months; give him a suit of clothes.

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Q. Supposing he is there three years, his suit will not last him for that time?—

A. The present regulation provides for an issue every nine months.

Q. Suppose the man's clothes are worn out in six months and are in rags, what are you going to do?—A. It would necessarily follow that he must have more clothes.

Q. And it follows that the ultimate decision rests pretty largely on the discretion of the officer?—A. In that case it would.

Q. I think your complaint is that those officers do not exercise their discretion justly towards the men?—A. I do not go the length of saying that. I do not know to what extent they are tied down by instructions from their head office.

*By Mr. McGibbon:*

Q. Your complaint would be remedied if the initial suit of clothes was always issued?—A. Yes.

*By the Acting Chairman:*

Q. The regulation is nine months, and you think that is too long?—A. I think the man could get along with a suit of clothes in nine months.

Q. He would not be suffering any hardship?—A. I do not think so.

*By Mr. Arthurs:*

Q. You are supposing that the present regulation with regard to renewal is all right, but you recommend that the men on entering the institution should receive an issue of clothes?—A. Yes, sir.

Q. You have no fault to find with the replacement?—A. Yes, in one item. They issue one pair of boots a year. That might be rather inadequate.

The ACTING CHAIRMAN: These men do not walk very much, and they are not out in all weather.

The WITNESS: That is so, sir.

*By Mr. Morphy:*

Q. Who is the officer in charge at Ste. Agathe?—A. His name is Mr. Lee.

Q. Is he the officer who has the issuing of these clothes?—A. Instructions call for the issue at the discretion of the Medical Superintendent in concurrence with the Assistant Director's Representative.

Q. Who are they?—A. The Medical Superintendent is Dr. Byers.

Q. Is he a returned soldier?—A. No, sir, he is not. He is an ex-tuberculous patient himself and had not the opportunity to go overseas.

Q. Who is the other officer?—A. Mr. Lee. He is also an ex-patient but he was overseas.

Q. Is there a disposition on the part of those officers—a lack of heart—in your opinion?—A. My experience is this: the Medical Superintendent does not wish to be bothered with very much outside of medical matters, and therefore perhaps he would throw the major share of the work on the Directors' Representative, who acts merely in an administrative capacity.

Q. And he in turn has got the headquarters on the top of his shoulders?—A. Yes.

Q. Do you find any difficulty in regard to the officers having a fear of doing too much because of some superior hitting him with a club?—A. I think that might have a lot to do with it, sir.

Q. Why do you think that?—A. Owing to his attitude towards patients who have already paraded and asked for clothing.

Q. Is that true to your knowledge of other places besides Ste. Agathe? Or are you familiar with other places?—A. No, sir, I am not, just with Ste. Agathe.

Mr. SIMMONDS: I know that instructions were sent from Ottawa to the Unit Directors that this issue of clothing was not to be made unless the man was actually in need, and those instructions were passed to the district representatives at Fort Qu'Appelle. Every man who put in a requisition was asked if he really needed those

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clothes, and the Assistant Director's Representative was supposed to find out by going to the man's rooms and see what other clothes he had. If the actual order issued by the Department at Ottawa was placed before this Committee, you would see the source of the trouble. Another point is that we are supposed to go to the Medical Superintendent of the sanatorium and show him the actual clothes we are wearing and that we are in need of the new clothes. If the regulations were followed out, as they are issued at Ottawa, that would have to be done. Dr. Ferguson is the Medical Superintendent at Fort Qu'Appelle. He has to sign the requisitions for clothing that come in, and we submit that it has nothing to do with Dr. Ferguson at all. We are not complaining of him; he is an excellent Medical Superintendent, but we submit that it is a matter between us and the Department. Dr. Ferguson and every other Medical Superintendent sign those requisitions.

*By Mr. MacNeil:*

Q. Can you give us any instances, at Kingston for instance?

Mr. SIMMONDS: There is a concrete case which Mr. Pyper will submit.

Mr. COOPER: I would like to know from Mr. Scammel why the Department made any charge for clothing when the direct instructions are that clothing should be free of charge.

Mr. TWEEDIE: I think we should try to finish with this witness first.

The ACTING CHAIRMAN: Go on to No. 5.

The WITNESS: No. 5, "That tuberculous patients should receive free medical attention and treatment for any form of sickness, including accidents, for a period of five years from date of their discharge from sanatoria." This is a sort of compensation to a man because he is not able to secure sickness and accident insurance.

The ACTING CHAIRMAN: That was fully gone into before.

Mr. TWEEDIE: No. 6 we had up before.

The ACTING CHAIRMAN: Yes, we had that up before and we will have to consider it.

Mr. PYPER: In that connection, sir, I would like to say that in many cases the extension of free medical treatment to his dependents would have the effect of keeping him in the sanatorium for such a length of time as would give him a reasonable chance of becoming cured. I know of cases where married men have gone out so that they might be placed on the total disability pension, and during that period have taken some form of employment in order to accumulate a certain amount of money to tide them over the temporary sickness of their wives.

The ACTING CHAIRMAN: We have that before us almost word for word. Now go on to No. 7.

Mr. PYPER: No. 7, "That where a tuberculous patient is removed from one part of the Dominion to another, on the recommendation of the medical expert under whose care he has been, the removal expenses of his dependents should be paid by the Department of S. C. R." Under the present regulations, if a patient removes from one sanatorium to another only his own expenses are paid by the Department of S.C.R. In some cases, where a man has a complication of troubles, for instance tuberculosis, asthma and bronchitis, it is very advisable that he should change from a moist sort of climate to a dry one, we will say from Kentville, N.S. to Fort Qu'Appelle, for instance. In that case, if the change has the desired effect, the man naturally decides to take up permanent residence near his new sanatorium.

*By Mr. Tweedie:*

Q. Would you make any restriction in the length of time?—A. Yes, sir. The removal, in the first place, is made only on the recommendation of the Medical

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Superintendent, and provided that the man is there a reasonable length of time, and shows signs of improving he can apply to the Medical Superintendent for advice as to whether he should bring his family out there or not. If the Medical Superintendent agrees that he ought to, then we submit——

*By the Acting Chairman:*

Q. Then you want their expenses paid?—A. Yes.

*By Mr. Cooper:*

Q. Do you also want to cover the moving of the household furniture and goods? —A. Yes, I understand that matter is under the consideration of the S.C.R., and that they are looking on it rather favourably.

*By Mr. Tweedie:*

Q. What is the point in No. 8?—A. This would affect the man who has been out of the sanatorium for a considerable time, for perhaps a year, and who is now in a position to take up some form of employment in the locality which is favourable to his condition. In this case, he might desire to build a home for himself, a suitable home, such as is recommended by the medical expert as suitable for the housing of himself and family. For instance, he might have a sleeping porch and well ventilated rooms.

The ACTING CHAIRMAN: The clause speaks for itself very plainly.

Mr. PYPER: It practically speaks for itself.

*By Mr. Morphy:*

Q. Suppose you had a medical officer who would balk at the expense of sending a man to Fort Qu'Appelle from Kentville, N.S., because he had a wife and four or five children. Is it not possible that he would balk and say, "I am going to try and keep him," thereby doing injustice to the patient?—A. I do not think that any Medical Superintendent wishes to keep a patient who is not going to be a good case and make his statistics look well.

Q. He might be frightened of Ottawa headquarters?—A. Surely not, if the regulation were put down in black and white. The money is not coming out of his pocket.

The ACTING CHAIRMAN: You have struck the point there.

*By Mr. Morphy:*

Q. What about the abuse of such an arrangement?—A. We leave that entirely to the discretion of the medical officer. If the medical superintendent has a man who is making good progress in his own institution his one desire is to keep him there. He likes to have a good case, he likes to have as many cures as he can. He would never want a patient to be transferred to another sanatorium if he were doing well.

*By the Acting Chairman:*

Q. You think it is sufficient not to be abused?—A. Yes.

*By Mr. Morphy:*

Q. Suppose that the medical superintendent is weak and the patient is strong and the latter prevails upon him to let him go; is that not a situation which might happen in many cases? And would it not constitute an abuse? The man might be well enough where he was.—A. The medical superintendent in that case could submit a written statement to the head office, and make them the deciding factor.

*By Mr. Edwards:*

Q. It is quite possible also that he might keep the man in Kentville when he knows he should be sent out to Fort Qu'Appelle, because he knows that the man could  
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not bear the expense of moving his family out there?—A. That might be so at present when no regulations are in force providing for the payment of expenses.

The ACTING CHAIRMAN: He wants to overcome that.

WITNESS: This would not involve the wholesale removal of families from one point to another.

The ACTING CHAIRMAN: No. 9, "That suitable cottages be erected on the sanatorium property, or near thereto, which can be rented at a reasonable rate to the tuberculosis patients for the use of their families." That is practically the same thing.

Mr. PYPER: In connection with this, I know that the Ste. Agathe branch of the Red Cross Society has been pushing this thing for quite a long time, but they seem to have had little encouragement in their efforts. The medical experts consider that if a man has a wife and family anywhere near him where he can see how they are getting along, he is in a better state of mind to accept treatment. In many cases if a man goes to Montreal from Ste. Agathe to see his wife and family it puts him back in his treatment from one to six months. If he had his family near him, so that he could drop in and see them and satisfy himself that they were getting along all right, I think he would be more contented in mind. At the present time there are some families at Ste. Agathe, but the rents are so terribly high.

*By Mr. Edwards:*

Q. What about the danger to the family?—A. The danger to the family is not very great for this reason: the man is allowed to go and see his family only at certain periods. For instance, if a man is given a half-hour exercise a day, that means that he is free to go outside the sanatorium one-half hour in the morning and one-half hour in the afternoon. The training given should be sufficient guarantee that the danger of infection is very slight.

*By the Acting Chairman:*

Q. They are taught to avoid the danger of infection as much as possible?—A. Yes.

*By Mr. Tweedie:*

Q. Do you know of any sanatorium where they have a number of houses built to rent to families of those under treatment?—A. Personally, I do not.

The ACTING CHAIRMAN: Muskoka keeps them in cottages.

Mr. TWEEDIE: Keeps the patients?

Mr. ARTHURS: This is for the families.

The WITNESS: Apart from the danger of infection, I think that if the family is predisposed to this trouble good housing accommodation and fresh air would be all to their benefit.

*By Mr. Edwards:*

Q. You would also have to erect schools for the children if that were done?—A. I think that at most places there are schools which will accommodate the children.

The ACTING CHAIRMAN: Now we will take 10.

Mr. SIMMONDS: The question of vocational training for tuberculous men is not at all satisfactory at the present time. Out of 112 patients discharged from Fort Qu'Appelle hospital who gave permanent addresses in Saskatchewan we found 47 only who accepted vocational training. That would be 42 per cent. If there is one class of men to whom vocational training should be of assistance, it is the tuberculous men. The reasons for this are twofold. In the first place, as you are quite aware, tuberculous patients discharged with their disease quiescent or improved are granted a 100 per cent disability pension for six months. If he takes the vocational

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course there is pressure put upon him by the vocational officers to commence his course pretty soon. I could not bring evidence of that because the pressure is not exerted in a definite form. He is advised to start in with the course.

*By Mr. McGibbon:*

Q. Why?—A. It helps the statistics. They like to get the cases dealt with and off their files. I cannot produce proof but I know it is a fact.

*By Mr. Tweedie:*

Q. They are basing their courses on the recommendation of the medical officer. He is not required to put in the full number of hours every day?—A. I have been unable to find any definite recommendation about tuberculous men taking courses. I applied to the A.D.R. of Regina, and he said no definite instructions had been issued. Coming back to the question of pension, a man starts in the course a month after the discharge. The total disability allowance is discontinued while taking the course and he gets an allowance from the Department of Soldiers' Civil Re-establishment which I believe is the same for single men, but after the course of six months has elapsed he is again reconsidered by the Pension Commissioners and before he is really afforded an opportunity of getting into civilian life and getting employment for a partial number of hours a day the pension is cut. During the time he is supposed to be getting total disability he takes the vocational course. Take a man who wants to make the fullest use of his total disability period and stays out six months. There are no regulations for receiving such a man for a few hours a day. Single men without a home or wife get moody under such conditions. He does not know what to spend his day at. As a rule he is boarding somewhere and not living at home and likely has a miserable room because he cannot afford better with the disability pension. What can he do? He may not have been a student, probably he was a manual worker. He cannot take a six months' training for a few hours a day in accordance with his physical capacity. He has the whole day on his hands.

*By the Acting Chairman:*

Q. Why cannot he go in and take a few hours a day?—A. The regulations do not allow it.

Q. Cannot they take him in?—A. I have never been able to find it done in the West.

*By Mr. McGibbon:*

Q. It seems to me that you are arguing against your former contention. The other day you contended for a total disability allowance for a tuberculous man so that he need not work at all?—A. I meant, not to work at all in competitive industry. It would not be any harm to the man but a positive help if he could go into the vocational course for one hour in the morning and one hour in the afternoon and not have the drive which they have when they start on an eight-hour day. They could gradually work themselves into getting into a condition to stand the normal civilian life.

Q. You want the regulations changed?—A. Yes, drastically, for tuberculous men. With regard to No. 10 a recommendation has been made by the Pension Authorities that they should still have the right to pay the man's pension during the time he is undergoing vocational training, we submit that unless this is very carefully watched by the committee, it will make the same mess and muddle between the two departments that you have now between the two classes of men in the sanatoria, as I tried to explain to you under sections 1 and 2 this morning.

*By Mr. Tweedie:*

Q. If a man has a 100 per cent disability and takes vocational training, you advocate that he gets the total disability pension and also the vocational training [Mr. J. R. Pyper.]

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allowance?—A. No sir, Mr. Pyper and I do not. If it were really adequate to cover everything and to give him a dollar or two over to spend on books or recreation, that should be sufficient to take him through the vocational course.

*By the Acting Chairman:*

Q. Without any pay from the vocational course?—A. Yes sir. They might come up against aggravated cases if the Pension Board will not pay the full pension where the men will have to get the balance from somewhere. Is the S.C.R. going to make up the pay to the amount of a total disability pension or where will it come from?

*By Mr. Morphy:*

Q. Is it not a fact that vocationally trained men derive pay from the factories where they are placed in addition to the allowances given them by the Government?—A. Not a lot. A great majority are trained in the department's own schools. The men who go out and learn a trade in a manufacturing plant or under a private employer are comparatively few. I was for a few months teacher in the vocational schools and I was also on the Disabled Soldiers' Training Board in Edmonton representing returned men for a period of six months.

Q. I speak of a factory in Stratford where they have forty men taking vocational training. One of these men is 80 per cent blind. He is making \$22 a week in wicker work?—A. Does he get vocational training allowance too?

Mr. MORPHY: I understand so.

*By the Acting Chairman:*

Q. Isn't it the policy of the Department of Soldiers' Civil Re-establishment to get all the men into practical life as soon as possible?—A. I understand it is their policy, sir.

*By Mr. Morphy:*

Q. You speak of the west. Are the facilities nearly as adequate there to take up the trainees in the factories as they are in Ontario?—A. No, because we have little manufacturing in the West.

Q. Would that account for the disparity in numbers between those who should have training and those who take it?—A. To a certain extent. There are other reasons and one of them is that at the present time the man is really handicapped by taking a vocational course for the reason that in six months his total disability pension is cut before he has an opportunity to get into civilian life. If a tuberculosis man goes straight out of a sanatorium and commences work, which I admit, is against the advice they receive, they get the wages they earn plus the total disability pension of \$60 a month. If the pension is worth \$60 a month they get \$120 a month. They go into a vocational course and evidence will be given to show that the amount allowed is absolutely impossible to live on at the present time. It is impossible to live on for a single man.

*By the Acting Chairman:*

Q. Do you mean the full pension and \$60 a month?—A. No, sir, they do not get that at the present time. They get \$60 a month. In my own experience there were a number of men who left the courses before the end of the time because they were not getting enough to live on. These men are given in the statistics department as discontinuing their courses. They are shown as having obtained a situation and the course is written off. These men have none of them got the benefit they should out of the vocational courses. They went to work because they found that difficulty. They went out too soon.

Q. Are we through with number 10? What about number 11?—A. This extension of time for vocational training, the actual time period should be deemed to

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commence when they are in a state to start in. We have three cases of men who went out for vocational training, to take vocational courses, and they were examined by vocational officers and were sent back to the sanatorium. That would show there is too much hurry to get men into the courses.

Q. That is all of number 11? Number 12 the same thing, we have discussed it in and out of the House a great deal.

Mr. TWEEDIE: What we discussed in the House had reference to civil service positions being retained for ex-soldiers. These men ask that they be reserved for tuberculosis men.

Mr. PYPER: I think they should be given to the tuberculosis men by preference. There is another thing I would like to mention. It is this. There is at the present time a board appointed by the Department of Soldiers' Civil Re-establishment consisting of Dr. Byers, Dr. Parfitt, Dr. Hart, Dr. Miller, and Dr. Stewart, five of the foremost experts on tuberculosis in Canada. It is their duty to tour Canada with a view to the standardization of Sanatoria. We submit that this Board should be asked for their opinion as to the nature of employment which it is advisable which tuberculous patients should follow, and that the Board should also name positions in the civil service which are suitable and which might be recommended to be reserved for the tuberculous soldier. This Board is about to start touring, and we suggest that it is not necessary that you should wait until they have completed their inspection to ask this report. They may never be together again, these five men, and it would seem to be a good thing to have this Board look into this question now.

The ACTING CHAIRMAN: That is a good suggestion.

Mr. EDWARDS: Didn't you suggest postmasterships for those needing jobs? Some of them get \$50 a year.

The ACTING CHAIRMAN: Sometimes \$75, be reasonable. I have seen them get \$100.25.

*By Mr. Clark:*

Q. You have heard the evidence of Dr. Elliott and some others about the public prejudice against tuberculous patients. How would that apply in the case of postmasterships?—A. I can refer you to the case of a patient at St. Agathe. He was sent up there to die, and the message that went along with him was, "Be good to this boy until he dies." He stayed faithful to all the health regulations——

The ACTING CHAIRMAN: And he fooled them?

The WITNESS: Yes, he fooled them. He is now the postmaster there, doing well, and giving every satisfaction.

*By Mr. Clark:*

Q. Is there any prejudice against him?—A. Against that particular man? No, sir.

The ACTING CHAIRMAN: Next thing is insurance. We have discussed that question also time and again.

Mr. MCGIBBON: I spoke to Sir George Foster about that yesterday. I have had a resolution covering that in the House since the first of the session. One of the Cabinet Ministers asked me to let it stand, saying they would bring in a Bill. Now I believe they are not. So I spoke to Sir George Foster yesterday, and he said it would depend greatly on the recommendations of this Committee.

The ACTING CHAIRMAN: We will buzz it up again.

Mr. EDWARDS: I want the point raised by Colonel Cooper taken up, about that overcoat.

The Committee adjourned until 4 o'clock this afternoon.

Witness retired.

[Mr. J. R. Pyper.]

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## AFTERNOON SESSION

The Committee resumed at 4 p.m., Mr. Cronyn, the Chairman, presiding.

Other members present: Messieurs Arthurs, Brien, Caldwell, Chisholm, Clark, Cooper, Devlin, Edwards, Green, MacNutt, McGibbon, McGregor, Morphy, Nesbitt, Pardee, Peck, Power, Redman, Ross, Savard, Turgeon, Tweedie and White.—24.

Mr. J. W. MARGESON called and sworn, and examined.

The CHAIRMAN: You want to make a statement?

WITNESS: Mr. Chairman, the point to which I wish to refer, so as to get it on the record, is with reference to a statement made Wednesday, April 21, 1920, by Mr. Charles Garwood, and reported on page 116 of the report of the proceedings of the Special Committee. The statement to which I refer was as follows:—

“I pleaded with Colonel Margeson before Christmas for three-quarters of an hour, if something could not be done for me and for my wife and children, and that I would have to bring my case to a point of publicity. Colonel Margeson laughed it to scorn, and was pretty cold and indifferent towards me generally. Owing to that I presume some of you gentlemen have seen my write-up in the local paper, and that write-up I put in the local paper. In spite of the different medical evidence that had been sent to the Pension Board stating that I was totally disabled, the Pension Board on top of that gave me a ten per cent disability, the first that I had received since 1915, when I returned to Canada.”

I may say, Mr. Chairman, that I remember Mr. Garwood very well and the circumstances of his case. Mr. Garwood came in to see me—I am not just sure of the day, but somewhere I think in November—and came into my office. I drew his file and went into the case most carefully with him. I told him that under the evidence on the file it showed no evidence of tuberculosis and that so far as I was able to judge that for that disease he was not pensionable. So far as any feeling at the time was concerned with Mr. Garwood and myself I saw nothing of the kind. The most pleasant relations prevailed, and I was the most surprised person in the world when I heard he had given this evidence before this Committee. I went to Washington shortly after the first visit and on my return Mr. Garwood asked to see me again. He came in and I said: “I’ll tell you what I’ll do. You claim you have a disability and are tuberculous, and I don’t know whether you have or not, not being a medical man, but I’ll have you examined by the best tubercular expert in the country free of charge.” He asked: “Will I have to leave Ottawa because I can’t leave my wife and children.” I said: “I think so. I think you will have to go to a tuberculous institution and be examined.” “How long will that take?” he said, and I said: “I don’t know, I am not a medical man.” “Well,” he said, “if it takes longer than one day I can’t stay, because my family can’t get along without me.” I found that there was apparently going to be some hitch in the arrangements, so I said, “All right, I’ll tell you what I’ll do; I’ll get Dr. Byers and have him examine you here.” To that Mr. Garwood acquiesced and we brought Dr. Byers up here. I don’t know what he did with Mr. Garwood. Dr. Byers was never shown his file. He was taken into the room and thoroughly examined. I would think the examination lasted over an hour. Anyway, he was given a thorough examination, and we got a thorough report, and Dr. Byers stated that there was no evidence of tuberculosis. He did state that his teeth were bad and that they should be fixed and that his system was in a run-down condition, due to the teeth infection. The Pension Board decided that although he had been discharged some three years and had not got to France that it may have been on service that his teeth were affected, and they gave him a ten per cent pension until he recovers from whatever teeth trouble there is. Mr. Garwood afterwards came into my office. He had a piece in the paper to which the Pension Commissioners replied. Afterwards he came into my office and spoke of the fine way in which

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he had been treated by me and wanted to put an article in *The Citizen* paper because of the fine way we had used him. I said, "No, we are not looking for newspaper articles one way or the other." When this statement came up I wanted to put it on record, because I think any soldier who has ever interviewed me knows that whether he gets the pension or not he at least gets courteous treatment. I merely wish to place that statement on record so as to show what did actually take place between Mr. Garwood and myself.

*By Mr. Clark:*

Q. Was there a third person present during the interview?—A. No, but afterward he was in to see me on two or three occasions, and on those occasions—on one or two occasions Mr. Ahern was present, on one occasion Mr. Archibald was present. I make this statement that I never in my life saw anything between us that would lead any person to think that Mr. Garwood was not getting the best consideration, or that he could think that he was not getting the best that I was capable of giving him. That is all that I have to say.

*By Mr. Devlin:*

Q. Would you agree to make the statement officially that it was solely because of his teeth that he is getting the ten per cent?—A. I haven't the file here, but my recollection of the file is that Dr. Byers found that his teeth were very bad and he said that he should have them removed, and that the effect of his teeth had a bad effect on the whole system.

Q. Do you remember what Dr. Gordon said in connection with it?—A. Yes, I remember Dr. Gordon signed the statement with reference to some lung trouble that he had, but in checking the statement over with our own medical advisers, even Dr. Gordon did not make the statement that he was suffering from tuberculosis.

Q. As I understand his case, he was discharged in England on the ground of tuberculosis. Was that right?—A. His discharge certificate mentioned tuberculosis.

*By Mr. Arthurs:*

Q. Is it not true that in the early days of the war sometimes they put down any disease?—A. In this case I don't think Mr. Garwood's health was very good; there was some doubt about it. He was discharged and some time later he was examined and they said he didn't have it. Later, another board examined him and they said there was no sign of tuberculosis. Mr. Garwood has been from hospital to hospital since that day. We got this report from Dr. Byers and he is an expert. Dr. Byers states that there was not and is not any tuberculosis. He gives a very full report on his file there.

*By Mr. Devlin:*

Q. Of course, he never had him under observation except during that examination?—A. That is true.

Q. Colonel, have you any medical report from any of the sanatoriums in which he spent some time and was under observation for tuberculosis?—A. I haven't the file here, I regret to say.

The CHAIRMAN: I have the file here. I just sent out for it. This is one of the individual cases which I really think might be dealt with by the Special Committee.

Mr. NESBITT: Colonel Margeson has made his statement.

The CHAIRMAN: If the Committee desire. I don't want to stop these questions in any way providing the Committee want to take them up here and now.

Mr. REDMAN: There was a sub-committee appointed.

The CHAIRMAN: Yes, and this is certainly one of the cases which I think should go before that committee.

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WITNESS: The only reason I am here in connection with Garwood is not to say whether he has tuberculosis or whether he has not. We have to accept the report of our advisors on that. I am simply here to place myself on record that, as far as I was personally concerned, as a public official Garwood got the most kindly consideration at my hands.

*By Mr. Chisholm:*

Q. You know he expressed a different opinion here the other day?—A. Yes, it was on that matter I gave evidence this afternoon, because I understand it was referred to in the Committee since, and I would not want the Committee to be under any misapprehension about the matter.

*By Mr. Arthurs:*

Q. Could you give us any figures regarding the case of that elderly lady, the widow who was in here the day before yesterday, Mrs. Cummins?—A. So far as Mrs. Cummins is concerned, her case was on my desk when I went away last Friday to Washington. She moved from England to Canada, and in the ordinary way when she came from England to Canada, her pension should have been increased up to the full amount last October, and Mrs. Cummins' file in some way in the branch was P.A'd.; that is placed away.

Q. Is she entitled to the full pension?—A. Yes, and I signed a memorandum that she was entitled to full pension, and she will get it. Those mistakes will happen in well-regulated homes. I may say we are reviewing every file in the office and the week before last Mrs. Cummins' case came before the review board, and a visitor went and saw Mrs. Cummins since that time, and investigated, and found that she was entitled to a full pension, and then it came before me on Friday, and was signed by me, so that if the case never came up before the Committee here at all, she would have gotten the pension anyway.

Q. Was this lady entitled to pension although she did not apply for it? Should her pension not start at the time of the death of her son, rather than when she put in the application?—A. I am not sure when that was.

Mr. AHERN: Her separation allowance was kept up to August 31, 1916. She was then placed on pension.

The CHAIRMAN: I understand she got no separation allowance.

Mr. AHERN: Assigned pay, I should have said. Her pension was then authorized to commence September 1, 1916, and the payments were made through the branch in England. We are cabling them to find out when the payments actually did start. If they did not start till September 1, 1916, it is an error on the part of the British branch, because they should start on that date.

The CHAIRMAN: She gave the date as June 19, 1919. She said she got her first pension June, 1919.

Mr. AHERN: I will be in a position when I receive the reply to the cable to let you know when the payments started.

*By Mr. Arthurs:*

Q. Is she entitled to the full pension?—A. Yes, she is.

The CHAIRMAN: Your records show you thought she was entitled and you instructed the British branch to pay.

Mr. AHERN: Yes.

Mr. CHISHOLM: Why was she not receiving the separation allowance?

The CHAIRMAN: We did not go into that. She said she did not ask for it.

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*By Mr. Chisholm:*

Q. Is it a fact that that could happen? She is getting assigned pay, a portion of her son's pay, and should she not automatically get a separation allowance?—A. No. When I was on the Pay and Allowance Board, I dealt with that very question. She has to apply for separation allowance, or the soldier has to apply for it; if they don't, she does not get it.

Q. I know of several cases where the soldier did not understand enough about the machinery to make application for a pension?—A. Yes, those cases are very rare.

Mr. CHISHOLM: I know two or three myself.

*By Mr. Cooper:*

Q. This is one of them?—A. Yes, it may have been that at that time she was in better circumstances.

The CHAIRMAN: The case of Garwood is to go before the sub-committee. We will now proceed with our programme.

Mr. MACNEILL: Will Colonel Margeson be on the stand again?

The CHAIRMAN: That is for the Committee to decide.

Mr. DEVLIN: In view of the local publicity of this case of Mr. Garwood's, and in view of the fact that we are appointed to hear all such cases as that, or that we are to determine such cases, I suggest that the more publicity this Committee gives to the Garwood case, the better for the members thereof.

The CHAIRMAN: Undoubtedly it would aid this Committee if the sub-committee could digest the very large amount of evidence which has been given in this case, and report to us the core of the matter.

Mr. DEVLIN: Has Mr. Garwood given in his papers?

The CHAIRMAN: He has left two lots of papers with us. I do not know whether they cover his entire case.

The Committee arranged that Doctor Arnold and Major Arthurs of the D.S.C.R. should be heard in relation to some matters that arose this morning.

Dr. W. C. ARNOLD called, sworn and examined.

(Mr. E. W. Nesbitt, acting chairman.)

*By the Acting Chairman:*

Q. There was some evidence this morning with reference to the distribution of the clothing allowance that was recommended by the Committee last fall. That is not your branch?—A. No.

Mr. MACNEIL: I think Mr. Clark suggested that Dr. Arnold should be called in reference to free medical attendance for tuberculous patients for five years.

Mr. CLARK: Yes, and there was another matter but you can go on with that. There was the question of evidence given by Mr. Simmonds but their was some conflict and some discrepancies as between the annual report and the report that was given them to-day. One of the witnesses this morning intimated that there were some figures given in the annual report with respect to these cases that were not correct.

*By the Chairman:*

Q. As far as I remember, it was that the number of tuberculous returned men were not correctly reported in that Blue Book?—A. The number of readmissions?

Q. Yes.—A. The other day both these gentlemen were in my office and that was one of their requests that I was unable to give them without drawing some 8,000 files. That was the number of cases that would be classed as readmission cases.

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Q. They do not say you refused it?—A. I did not refuse it.

Q. But they were unable to give the correct amount?—A. That is true. We have no statistics which would show the number of readmissions, and I would like to explain with your permission, why. As you will all probably know the tubercular situation in Canada as it exists was such that it was considered good policy to extend those existing sanatoria rather than build sanatoria which at a later date we would have no use for, and for that reason necessarily a very large proportion of tuberculous cases which we are treating now are under the jurisdiction of medical superintendence of sanatoria, over which we have really no essential control, if you understand what I mean. In other words, we have at different times asked these gentlemen to standardize the data which they sent to us. Each medical superintendent kept his data dependent largely on the way he was taught, and in some of the instances they felt that their system was better than ours, and it has only been within recent months that we have had them adopt the international standard of classifications both of the incoming and outgoing patients and for that among other reasons the statistics, as regards the men who possibly had treatment before, are not complete and they are not reliable.

Q. They are not reliable?—A. No, and we will never be in a position to give those statistics in a reliable way from the time this department started.

*By Mr. Arthurs:*

Q. Could you give a rough guess as to the number of readmissions in proportion to discharges through the sanatoria?—A. The statistics as published for instance for Hamilton Sanatorium which is one which takes all classes of patients; in the public statistics of that institution the medical superintendent showed 10 per cent point one.

Q. Of readmissions?—A. Yes.

Q. Would that be above the average?—A. I should say that would be a fair criterion. It is not fair really to take any single institution, because we have institutions for instance, where we have no infirmary beds, necessarily incipient cases must go to those institutions. We have others where the proportion of infirmary beds is greater, and a different type of cases sent there. The Hamilton Sanatorium takes its full percentage of bed cases so that for the period quoted, I should think it would be a fair average.

The CHAIRMAN: Is there any other question to ask on that point?

Mr. CLARK: The medical superintendent locally would not be in a position to give the information asked for. It was intimated this morning that an attempt had been made at the local sanatoria to get certain figures.

The WITNESS: Yes, the medical superintendent would be in a position to give that information.

Mr. CLARK: In some cases, he would not give the information.

The WITNESS: We have never laid down lines of procedure for our medical superintendents except in regard to general policy. We feel that we are not in a position to dictate to a man at the head of a provincial institution as to the method of running his affairs.

*By the Chairman:*

Q. They have it largely in their own hands?—A. Largely in their own hands.

*By Mr. MacNeil:*

Q. In your view does the number of readmissions indicate that the patients are having great difficulty in retaining their health after discharge from the sanatoria?—A. I would say that the number of readmissions indicate that great care should be taken with tubercular patients after discharge.

[Dr. W. C. Arnold]



Q. What cause do you consider underlies the number of readmissions—the fact that they are not able to maintain themselves properly on the disability pension?

The WITNESS: Do you want me to say as to whether I consider the disability pension adequate?

Mr. MACNEIL: There seems to be an increase in the number of readmissions. No doubt your department considers the causes underlying such a large number. I was wondering if you were prepared to make a statement on these cases, and if in your opinion the total disability was insufficient and was included in one of these causes?

The WITNESS: I believe it is a factor but not the factor.

*By Mr. MacNeil:*

Q. What is the factor?—A. I think largely lack of care and the fact that a discharged soldier does not follow the instructions given to him when he leaves the sanatorium.

Q. You would then advise some after-care?—A. I would, yes. I would advise all kinds of after-care.

*By Mr. Arthurs:*

Q. Is it not true that a patient can be discharged largely at his own request?—A. It is true that he can be discharged at his own request because we have absolutely no means of keeping him there. He is a free citizen.

Q. Do some of the men come back more than once?—A. We have had them up to 4 and 5 readmissions for courses of comparatively short period.

*By Mr. Redman:*

Q. Would you like a man to come back for advice?—A. Yes.

Q. Have you any particular complaint to make in regard to after-care?—A. I am not prepared to submit a complaint. We have at the present time a tuberculosis board investigating exactly that problem. They are composed of, I think every one will admit, five of the best men we could get in Canada. We have asked them to submit definitely an interim report, something we can submit to your Committee.

The CHAIRMAN: That was the point which arose this morning.

*By Mr. MacNeil:*

Q. Is your department giving consideration to the scheme suggested here the other day in regard to a shorter sanatorium treatment, health colonies and industrial villages?—A. That is under consideration by this Board of experts I spoke of.

*By the Chairman:*

Q. You have asked for a report on that?—A. Yes.

The CHAIRMAN: That covers the point that came up the morning?—A. Witness retired.

Major C. G. ARTHURS, called, sworn and examined.

*By Mr. Clark:*

Q. What is your position?—A. I am chief inspector of the Department of Soldiers' Civil Re-establishment, in other words to the returned men who want treatment. It is really a personal service.

Q. Are you a returned man?—A. Yes.

Q. Combatant service?—A. Yes.

Q. In your capacity of chief inspector did you have anything to do with the framing of the regulations with respect to the re-issue of clothing?—A. Yes, I was the principal factor in the framing of them.

Q. Have you anything to do with the issue of clothing?—A. Not directly, at all. [Dr. W. C. Arnold.]

## APPENDIX No. 4

Q. Is it done under your jurisdiction?—A. Yes, I receive reports how it has been done. I framed the regulations covering the issue of the clothing.

Q. Did you hear the complaints made this morning regarding the issue of clothing?—A. No sir, I was not here this morning.

Mr. CLARK: The recommendation was made "that the interpretation of Order in Council P.C. 2325 governing the free issue of clothing to patients on the strength of the Department of Soldiers' Civil Re-establishment be such that the issue of clothing shall be a matter of right and not a compassionate grant." It is not a matter of right now?

The Acting CHAIRMAN: I think—I believe I am correct in my statement and you will correct me if I am not—they claim that the clothing is distributed not as a right but as a compassionate grant. That is to say, unless a man's clothing is practically worn out, they won't grant any clothing to him. As an illustration the case was mentioned of a man who hadn't a decent suit of clothes. He wanted to go to visit his people in Montreal and his clothes were largely scuffed out in the sanatorium. The D.S.C.R. had not construed a recommendation of the special committee as liberally as the special committee intended them to do. I think that was what the statement was and the committee would like you to give your version of the matter.

The WITNESS: I was handed this recommendation by the last Parliamentary Committee. Their recommendation was that the department should be authorized "to make such issues of clothing, free of charge, to ex-members of the forces undergoing medical treatment as, in its discretion, are necessary in these cases." In framing our regulations, we were empowered to use our discretion.

*By Mr. Cooper:*

Q. As regards charging for the clothes?—A. It is a free issue.

Q. In regard to an overcoat?—A. The overcoat is on a different basis.

*By Mr. Redman:*

Q. Do you charge for that?—A. We charge for it at first and refund a dollar a month according to the time the man is with us. These overcoats will last from three to five years. A patient who requires an overcoat is charged twenty dollars for it. For each month, he is in the institution he is refunded one dollar against that amount.

*By Mr. Cooper:*

Q. And if he were there twelve months, he would be eight dollars out?—A. Yes.

Q. What I want to get at is the authority you have for making any charge at all. That Order in Council does not refer to any charge being made?—A. It says, "as in its discretion are necessary in these cases."

Q. It says, "The department be authorized to make such issues of clothing free of charge to ex-members of the forces undergoing medical treatment." It does not say anything about discretion as to the charge?—A. If we issued clothing indiscriminately, I myself being responsible for the regulations in that respect—

Mr. COOPER: The Parliamentary Committee was responsible.

Mr. REDMAN: There are two parts. There is the first part authorizing the issue and the second part giving discretion, which is different.

WITNESS: It says, "as in its discretion are necessary in these cases."

The Acting CHAIRMAN: Mr. Cooper is particularly emphasizing the question of charging for the overcoat, as I understand it. He says there is nothing in the Order in Council or in the recommendation of the Committee that you are to charge at all. That is why he wants the explanation of why you do that.

[Major C. G. Arthurs.]

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WITNESS: There are hospital overcoats issued to T.B. cases. They are coats that are issued while in the institution, and they are sheepskin coats that are used by these men. My own interpretation was to use my discretion in respect to the issue of these overcoats, as they are a heavy charge. It was the only feasible way I could see of issuing this clothing. We have also received from different sanatoria throughout the country notification that it is quite in accord with the views of the men in the sanatoria to take it like that.

*By Mr. Cooper:*

Q. You say that these regulations were framed by yourself. Were they approved by any senior member?—A. They were approved by a committee of the D.S.C.R.

Mr. COOPER: I cannot see anything in this recommendation that gives you the right to charge, and I would like to suggest that a recommendation be made by this Committee that any charges that have been made for overcoats should be rebated.

Mr. REDMAN: It does not seem altogether fair to the department to say that. They are authorized to give free clothing to patients undergoing long treatment, and they have come to this conclusion that an overcoat will last several years and that they will charge only at the rate of a dollar a month. It does seem to me that it is a fair view to take of the matter, having regard to the words, "undergoing medical treatment for a long period."

Mr. ARTHURS: I cannot see any provision for a charge at all. I agree with Colonel Cooper absolutely.

Mr. COOPER: I cannot see why our recommendations should be overridden by a member of the S.C.R. staff.

Mr. CHISHOLM: That is the point.

*By the Acting Chairman:*

Q. Are overcoats necessary in the sanatorium?—A. They may be, or they may not be. There is a free issue of the sheepskin coats. No doubt the men require other coats.

*By Mr. Clark:*

Q. You do not ask for the return of that coat, do you?—A. Oh, no.

*By Mr. MacNeil:*

Q. Is the sheepskin coat not merely for lying out of doors?—A. I have seen quite a number of the men using the coats walking outside.

Q. But it is really intended for lying out of doors?—A. Yes, for men outside.

*By the Acting Chairman:*

Q. It is an hospital coat?—A. Yes.

Q. You do not charge for that; it is the other coat that you charge for?—A. Yes.

*By Mr. Edwards:*

Q. Do they take that away with them?—A. They have done so, but they are not supposed to.

Mr. COOPER: That sheepskin coat has no bearing on the question.

Mr. ARTHURS: The principal point that came up this morning was a demand for one issue of free clothing upon the entrance of the man to the hospital, presuming that he would be a patient for six months, which is about the average, or when he had been in the hospital for six months he should receive an issue of clothing without regard to what he had of his own. They are not concerned so much about the regulations for replacement. What reason is there for not issuing a suit of clothes to a patient when he comes in?

WITNESS: As a rule, a patient coming in is put to bed for a considerable period.

[Major C. G. Arthurs.]



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*By Mr. Arthurs:*

Q. I do not think that is the rule.—A. I understand that that is the rule.

Q. What proportion?—A. In that way he is issued, or can receive a free issue of hospital clothing, an hospital suit, which compares with the blue suit worn in the army.

Q. That is not his own personal property at all?—A. He is not wearing his own clothes during that period.

Q. You say that they are bed patients. What proportion are actually bed patients?—A. Not the bed patients; they can be supplied with hospital clothing.

Q. They are entitled to free clothing the same as they were in the army. That was the intention of this Committee last year. It was thought that they should have that clothing at the expense of the public; there is no question about it.

Mr. REDMAN: If they were undergoing treatment for a long period.

*By Mr. Arthurs:*

Q. I think the average patient runs for six months?—A. No, sir. We have quite a number of cases of men who are not in for that time, who are in for observation.

Mr. ARTHURS: I am talking about those who are in for six months.

*By Mr. Cooper:*

Q. May I request that the regulations be read? Then we shall have a better idea of them. A. Reads:—

“*Clause 6.*—The following provisions shall obtain in connection with the free issue of clothing to men on the strength of the department of treatment, under Paragraph 16, Order in Council P.C. 387, to take effect January 15, 1920:—

“1. Woollen mitts will be issued only between October 1 and April 30, inclusive.

“2. Suits and boots will not be issued until a patient has been in the institution for a period of three months.

“3. Overcoats will not be issued free, but may be procured on the repayment plan. When an overcoat is obtained from stores on this basis a refund of \$1 per month will be made to the purchaser until such time as the cost of the coat has been refunded; but such refund will be permissible only in cases where treatment is continuous in a hospital or sanitorium of the department.

“4. Other articles of clothing shown in the free issue sheet of the department may be supplied patients, free of charge, at the discretion of the medical superintendent of the institution in concurrence with the assistant director's representative.

“5. The following schedule shows the number of articles of clothing which may be issued from time to time and the maximum amount which may be issued within a minimum period. This must not in any case be exceeded, and lesser supplies or supplies at longer intervals should be issued when patients have been bedridden:—

- 1 suit, every 9 months.
- 1 cap, every 6 months.
- 1 pair boots, every 12 months.
- 3 pairs socks, every 3 months.
- 2 drawers, summer, every 6 months.
- 2 drawers, winter, every 6 months.
- 2 undershirts, summer, every 6 months.
- 2 undershirts, winter, every 6 months.
- 2 shirts, every 6 months.

[Major C. G. Arthurs.]

- 3 collars, every 3 months.
- 1 tie, every 6 months.
- 1 sweater, every 12 months.
- 1 pair suspenders, every 12 months.
- 1 pair mitts, woollen, every 12 months.

"Should a patient require articles of clothing not coming within the prescribed period above stated, such articles of clothing may be supplied on the recommendation of the Medical Superintendent of the institution and the Assistant Director's Representative, on the repayment plan, but such issues must not be included on the statement of Free Clothing Issues.

6. Free issues of clothing applies to ex-members of the C. E. F. and Canadian Naval Service only, and then only when it is found to be necessary.

7. Patients who are not eligible for free issue of clothing may still be supplied with clothing on the repayment plan, as heretofore."

Mr. ARTHURS: You say that the man shall not receive free suits and boots unless he is in the institution for three months. That is the first clause to which objection is taken. The next is where it states, "as in its discretion are necessary." These men complain that they go in there, and get only one suit of clothes, and they are compelled to use that until it is practically worn out, and if they leave the institution they have practically no clothes at all.

The ACTING CHAIRMAN: That is the real complaint.

Mr. ARTHURS: What is the reason that these men cannot be supplied with clothing provided they are liable to be patients for six months or upwards? Why should they not receive that clothing without having to show all their clothing to see whether they are fit for wearing?

The WITNESS: The only reason is, that the doctor determines that that man has got to be in and can be given a free issue. There are other men in the institution as well as T.B. cases. These institutions are not for T.B. cases alone.

*By Mr. Clark:*

Q. Does it also cover the cases of the men who come in in the one-year class, men who are entitled to medical treatment for one year after discharge?—A. No, it does not apply to them, but it applies to all other cases, for a man can be in for any period. It is not for the T.B. cases alone. These men come in and say they require treatment. The doctors may say that this man requires treatment for six months or more. He receives an issue, and in two days' time he goes out, and we never see him again. We have had T.B. men going out.

*By Mr. Arthurs:*

Q. But they generally come back?—A. It is a case of protection. I look at it from a business basis. That was the only way. It is protection for the Department.

*By Mr. Peck:*

Q. In support of what Col. Cooper said, can you show any authority that delegated you to charge those men for an overcoat?—A. No, excepting that to protect the issue a charge had to be made, and a refund placed on it afterwards.

Q. You had no authority to do that?—A. No, except what I have stated.

Mr. REDMAN: There is a discretionary power given and as a lawyer I would say that there are two interpretations possible, whether the discretion extends to the charge or to the nature of the clothing. It is not at all clear.

Mr. COOPER: It says that the clothing will be issued free of charge.

The ACTING CHAIRMAN: Well, we have got the evidence and it is for us to say what will be done or will not be done.

[Major C. G. Arthurs.]

## APPENDIX No. 4

Mr. EDWARDS: According to the finding of the Committee, the issue of clothing free of charge covers what period? Naturally, I would suppose that it covered the period that the man was under treatment, not the period after he left the sanatorium. If I gather correctly what Major Arthurs said, he has issued the free clothing, or rather the clothing free of charge for the time the man is in the sanatorium. He gets, for instance, the sheepskin coat which he is supposed to leave there. The order of the Committee has been carried out, so far as his stay in the sanatorium is concerned.

Mr. COOPER: The point is not whether the man should be entitled to it, as the fact that the Order in Council distinctly stipulates that a certain thing should be done, and we find that regulations have been drawn that refer to repayments for certain articles, and it was never the intention of the Committee, nor was it the intention of that Order in Council to obtain repayment from any patient for any one article.

Mr. REDMAN: I think that is not a correct statement of the facts.

Mr. EDWARDS: I entirely agree that the intention of the Committee was that they should have clothing for the time they were in the sanatorium.

The CHAIRMAN: That was my understanding.

Mr. EDWARDS: If this point has been disregarded to any extent, I think it is contradictory to the expressed wish of the Committee.

Mr. REDMAN: I am not saying that it has been disregarded to any extent.

The Acting CHAIRMAN: My understanding of the Committee's recommendation was the same as Mr. Edward's—that they were to be supplied with free clothes while in the sanatorium. I cannot help but think that the Committee do not intend that it should go further; but it is quite reasonable to see where Major Arthurs construed the recommendation, that if the clothes were to be taken away afterwards that they should pay something. For instance, the overcoats. Apparently, they have not charged them up with their clothes. If that is not the intention of the Committee, as we have more particulars, we can rectify it.

Mr. CLARK: The argument advanced, Mr. Chairman, last year was that if that soldier had remained in a military hospital he would have been provided with free military clothes as a soldier, and that consequently he was at a disadvantage if he was transferred to one of the S.C.R. hospitals. He would have to provide his own clothing. That would put him on the same basis as if he had remained a soldier patient at the army hospital.

*By Mr. Redman:*

Q. Would you say that the free clothing set forth in the regulations is equal to the free clothing given in the army?—A. Yes, sir; better.

The CHAIRMAN: I might just read Colonel Cooper's suggestions. (Reads).

"(1) That the existing practice of issuing clothing on a repayment basis to ex-members of the Forces undergoing medical treatment and vocational training under the Department at a cost lower than the prevailing retail prices, be amplified to provide the issue of clothing at public expense to those undergoing medical treatment for a long period."

(Recommendation).—"That the Department be authorized to make such issues of clothing free of charge to ex-members of the Forces undergoing medical treatment as in its discretion are necessary in these cases."

Mr. POWER: That was the recommendation that was read last. That was my suggestion that we should amplify the issue of clothing on a repayment basis. I think if Major Arthurs read our suggestion and recommendation he may have a reasonable ground for using our suggestion.

[Major C. G. Arthurs.]



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The CHAIRMAN: Gentlemen, you have heard the suggestion that was made to the late Committee and you have heard their recommendation. You have also had an explanation from Major Arthurs as to how he has carried that out. I would like to say that if it is unsatisfactory to the Committee, when we come to consider it, this Committee can change it. I do not think we will gain anything by going into it further. We have the facts.

*By Mr. MacNeil:*

Q. Might I ask Major Arthurs if this regulation has been amplified by a circular letter. Has there been a circular letter sent out regarding the regulation?—A. Only in regard to the free issue to Imperials. There was a letter went out prior to this regulation.

Q. Has the department issued letters to certain superintendents asking them not to be so generous in their issue of clothing?—A. In some cases where clothes have been issued, in my opinion, indiscriminately we have to check them up on that.

Q. Would you care to make any remarks respecting the case filed of Darisse, discharged from the Kingston sanatorium after nine months. It was alleged that he was undergoing treatment, and that with a small balance he was forced to spend the balance to purchase clothing which left him without funds. He was informed by the superintendent at the sanatorium that the clothes would have to be threadbare and filthy before he could get another issue?—A. There wasn't any such instruction. That man, as far as I know, was discharged from the sanatorium and he had a good suit at the time. The superintendent said when he looked the man over that he was properly clad. There was a balance coming to him. I do not know whether he bought new clothes or not. But, in these special cases, whenever they refer them to the head office, in special cases where there is any objection they are always given consideration.

Q. He had been nine months undergoing treatment. Why is this discrimination shown against the men who have been provident enough to supply themselves with clothes just prior to this regulation.

Mr. REDMAN: Did he get one suit?

Mr. MACNEIL: None at all.

The CHAIRMAN: Are there any other questions you want to ask Major Arthurs with reference to this. I think we have all the facts.

*By Mr. MacNeil:*

Q. How will this regulation apply to two men. At the time this regulation was put into force, two men had been in under the same conditions for about six months. One man happened to be supplied with clothes by his own relatives and the other man had not. How did this regulation apply in both cases?—A. If they were in need of clothes they would receive them.

Q. You penalize the man for supplying himself?—A. I do not know whether you would call it penalizing or not. The issue has to be governed by the regulations.

*By Mr. Edwards:*

Q. Suppose a man comes into a sanatorium and he has a good suit of his own. It is a suit which he bought with his own money. Is he allowed to take that suit off and substitute it for a suit supplied for him, or do you not supply him with a suit?—A. He gets a hospital suit. The men are supplied with a grey suit after the style of the army blues.

Q. That is to say that a man who came in with a good suit of clothes which were bought with his own money is not required to use these clothes while in the sanatorium. He can take them off and have them ready for when he is discharged?—A. Yes.

[Major C. G. Arthurs.]

## APPENDIX No. 4

*By Mr. MacNeil:*

Q. Are these hospital suits issued in all instances?—A. In all instances. The men have refused to wear them. The issue is not compulsory. And the men have refused to wear them because, I understand, it is going back too much to the army again.

Q. The statement was made by a number of patients that they had never seen these hospital suits at all?—A. They are only stories. No instructions have been sent out to which these instances apply. Some of these men have refused.

Q. How do the wearing of these suits effect those men who are inmates of institutions where there are civilian patients?—A. I do not think it would effect them in the slightest. The people that are in the institution know that these men are T.B. cases. It does not make any difference what sort of clothes they wear.

Q. Have you a supply of clothing available in all sanatoriums?—A. There has been a delay in getting the issues out according to the supply.

*By Mr. Clark:*

Q. This was the recommendation of the Committee on Soldiers' Re-establishment last year. (Reads) "That the Department be authorized to make such issues of clothing free of charge to ex-members of the Forces undergoing medical treatment as in its discretion are necessary in these cases."

Q. Do you take it that when a man has a good suit of clothes that it is not necessary to issue him a suit free of charge?—A. Yes, absolutely on his necessity in the hospital.

Witness retired.

The CHAIRMAN: The next item of our program is the consideration of the recommendations of the G.W.V.A. I think that you have them before you. They were distributed early in the session. Mr. MacNeil is here and will be able to make any explanation that will be needed.

Mr. MACNEIL: It was my understanding, sir, in order to save time, that some officials of the Pensions Commission would be examined in respect to the matter upon which evidence has not been submitted.

The question of whether the Committee should proceed to consider, with the assistance of Mr. MacNeill, the recommendations of his association, or whether it was desirable to call one of the Pension Commissioners, or other officials of the Pensions Board, to go into the various points that were coming up, was put to a vote and carried in favour of having Messrs. W. J. Margeson, W. A. Burgess, and E. G. Ahern put on the stand.

Mr. W. J. MARGESON recalled.

Mr. MACNEIL: We would like our recommendations one to five to be taken with the evidence we received in the Committee in connection with the living conditions of pensioners generally. We consider that our recommendation No. 6 regarding tubercular patients has already been covered. Seven, eight, and nine require a little explanation from the Board of Pension Commissioners. There are one or two queries in regard to the balance of the recommendations to clear the matter up.

Mr. Cronyn takes the chair.

Mr. NESBITT: Take No. 7: "That all expenses incurred by pensioners during attendance at Medical Boards be paid, and that such expenses include compensation for loss of time from employment during such attendance."

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The CHAIRMAN: Now, Mr. MacNeil, as I understand your statement sections one to five have been covered?

Mr. MACNEIL: I wish to place these on record with the evidence already in in order to save time. I do not think it is fair to ask any of the officials any questions on that. I include number six as well.

The CHAIRMAN: These will become part of the record as the recommendations of the association.

Recommendations one to six:—

1. That the pension awarded a widow, without children, or a widowed dependent mother, with no dependents, be increased to \$75 per month without regard to income from any other source.

2. That the pension awarded a widow, with a child, be increased to \$100 per month, plus the recognized allowances for children.

3.(a) That, in such instances, where dependent parents or step-parents are both living without adequate means of support, pension be granted at such rate as to provide a total income of \$125 per month.

(b) That in all cases of joint dependency, such as a widow and other dependent or dependents, pension be paid to each dependent as a matter of separate right, in accordance with the proposed scale herein set forth.

4. That pension be awarded to all other dependent next-of-kin equal in scale to that proposed for a widowed mother without dependents.

5. That the scale of pensions for disabled persons be fixed at the monthly rate of \$1 per one per cent of disability.

6. That a total disability pension, as herein proposed, be awarded for two years after discharge from sanatoria, to all former members of the Forces, who have suffered or are suffering from tuberculosis, enabling them to gravitate into ordinary civilian occupations without relapse; after the aforesaid period of two years has elapsed, that each individual case be dealt with on its merits.

These all go in up to No. 7.

Mr. MACNEIL: In that connection, subsequent to, or about the same time that the resolution was passed, the practice in that regard has been changed. Now, instead of the pensioners going to the medical boards, the medical boards travel about the country. The pensioners desire to know in that connection if their interests are to be fully safeguarded if this practice has been found satisfactory.

Mr. BURGESS: Mr. Chairman, of course the travelling medical board will not examine all pensioners. The pensioners in the city of Toronto will come to the Toronto district office. I presume the same regulations now in force will be still carried on.

Mr. MCGIBBON: Do they get certain pay for their time?

Mr. BURGESS: The pay and allowances of their rank in the army. They are reasonable.

Mr. MCGIBBON: What do you consider a reasonable amount per day?

Mr. AHERN: One dollar and ten cents per day, seventy-five cents per meal, and one dollar and fifty cents for accommodation.

Mr. EDWARDS: In what part of the country are they supposed to travel?

Mr. MCGIBBON: I just raise the point that there is not a hotel where they can get board for that—\$3.75 a day.

The CHAIRMAN: I take it to be \$2.60 a day and 75 cents for each meal.

[Mr. W. J. Margeson.]



## APPENDIX No. 4

Mr. MCGIBBON: These boys have got to travel. Nearly all in the Toronto district must go to Toronto, and they cannot possibly live there; they have to go to the hotel.

Mr. AHERN: I omitted to say that they get their travelling expenses.

Examination of Mr. MARGESON resumed.

*By Mr. McGibbon:*

Q. Even so, they are out of pocket?—A. That is for the Committee to say.

The CHAIRMAN: That is as to the pensioners who attend these boards themselves, but what about others who are seen by the travelling boards?

Mr. AHERN: Those that are seen by the travelling boards, a great many of them will have some short distance to travel. That is, we have established centres, and possibly these centres will take in an area of ten or fifteen miles. They will also be paid at the same rate.

*By Mr. Power:*

Q. With reference to these travelling boards, am I to understand that they are not yet in operation with the exception of the west?—A. Yes.

Q. When do you intend to put them in operation?—A. Immediately.

Q. Up to only a month or so ago I know people travelled long distances to come to town?—A. Your point is that they are not general.

*By Mr. McGibbon:*

Q. How do you arrange the travelling expenses; is it per mile?—A. We use warrants. I do not know just what the arrangement is with the Government.

Q. You are travelling on a warrant and you are giving them less than their hotel bills.

Mr. MACNEIL: What is the compensation for loss of time from their employment?

Mr. REDMAN: \$1.10 a day.

WITNESS: As a rule where they are employed in factories there is never anything taken off the wages. There is no compensation for loss of wages because they will get their wages.

The CHAIRMAN: We have complaints to the contrary from certain associations that have communicated with us. It depends on the employer. All employers are not alike.

Mr. MCGIBBON: That has nothing to do with the Pension Board.

The CHAIRMAN: Have you anything to suggest, Mr. MacNeill?

Mr. MACNEIL: We leave that to the discretion of the Board. It should be added to the compensation.

The CHAIRMAN: In these days of high wages it is difficult to say what is adequate compensation.

Mr. AHERN: I would like to say that you are getting into something that you do not know how far it may take you. A man comes in for a re-examination, are we to take his statement as to what he earns, or are we to investigate. If we take his statement, in all cases it will not be correct. If we investigate it will cost a lot of money.

The CHAIRMAN: I not not know that it is suggested. We are just talking this over so that we may be able to decide.

[Mr. W. J. Margeson.]

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Mr. CALDWELL: You could not decide according to the earning power, but the aim is to give adequate recompense.

Mr. REDMAN: What if he is getting five dollars a month pension?

Mr. BRIEN: Would it be unreasonable to consider a man's earning power in a lump sum, an average of which is three dollars a day? Would not that be a reasonable basis to work on?

WITNESS: We would suggest that everybody be paid on some set scale for a reasonable amount so that it will make for agreement.

Mr. POWER: Such as we pay petty jurymen and witnesses.

Mr. MCGIBBON: Why has this been cut down? I think there should be an explanation of that.

WITNESS: These men are paid in the district offices. A man comes in and gets examined and gets his cheque from the district office and goes home.

*By Mr. McGibbon:*

Q. Why does his office pay a man less than his actual expenses? I am asking for information.—A. He certainly does not make any money on what we give him.

Q. He has admitted that he does not get his expenses?—A. I do not know that the secretary admits he does not get his actual expenses—75 cents a meal and \$1.50 for a bed.

Q. That will not pay his expenses?—A. It will not pay for accommodation at the Chateau.

Q. No, nor in Toronto hotels.

Mr. NESBITT: Suppose he comes to Woodstock, he could. He gets his ticket. He can easily get accommodation and get a meal for 75 cents; at least, I can.

Mr. MCGIBBON: In Toronto?

Mr. NESBITT: If you go to the King Edward you will not get it; but I can get just as good a meal as I want for 75 cents.

Mr. MCGIBBON: Can you get it at the hotel?

Mr. NESBITT: I can get it at a number of restaurants, and they are just as good.

*By Mr. McGibbon:*

Q. What I want to know is, is it a recommendation of what is laid down, or is it a departmental regulation?—A. It is a departmental regulation. If he is out of pocket, the purpose is not to have him out of pocket, but whether he is out of pocket I do not know; but I have never, since I have been on the Board, had a complaint from a man that he has been out of pocket.

Q. What do you allow for expenses?—A. One dollar and a half, seventy-five cents a meal, and a free ticket.

*By the Chairman:*

Q. And \$1.10 allowance?—A. It gives him \$2.25 for meals, and \$1.50 for a bed.

Mr. MORPHY: \$3.75 and \$1.10—\$4.85. He gets \$4.85 a day.

Mr. BRIEN: My suggestion is to make that \$3 a day outside of his expenses.

Mr. REDMAN: For his loss of time?

Mr. NESBITT: For his expenses.

Mr. REDMAN: The expenses are \$3.75 a day; is that correct?

The CHAIRMAN: Yes, that is correct.

[Mr. W. J. Margeson.]

## APPENDIX No. 4

*By Mr. Power:*

Q. Who established this scale of 75 cents and \$1.50?—A. That is done by pension regulations before my day.

Q. Has this regulation been in force for any length of time?—A. Since I have been there.

Q. This is the law. The Pension Act says he shall be paid a reasonable amount of travelling expenses and loss of wages. That was in July, 1919. I suppose the regulations came in force shortly afterwards?—A. The first of September.

Q. Who was the gentleman who said that \$1.10 was a reasonable amount for a man's loss of wages. I would like to meet him.

*By Mr. Clark:*

Q. Colonel Margeson, does he get his pay according to his rank in the army; that is, as a private he would get \$1.10. Would an officer get more?—A. No, they all get the same, \$1.10.

*By Mr. Morphy:*

Q. What do you say is allowed in this tariff of fees for a bed?—A. \$1.50.

Q. Can you get a bed in Toronto for \$1.50 in a decent hotel?—A. I may say I never did get one.

Q. 75 cents, for meals—that is pretty close.—A. That is true. If he goes to a good hotel he cannot get a meal and bed for the money allowed.

Q. Is there any reason why he should not go to a good hotel?—A. No, there is not.

Q. You will admit, I fancy, that this allowance is very skimpy?—A. I think it is pretty low.

Q. And should be increased?—A. I think it should.

Q. Is there any objection to what Dr. Brien says, that if you allow him \$3 a day, you cannot get a common labourer for that, and if you are going to pay him for the day's wages, it is not commensurate with what the man would earn if he were fit?—A. No.

Q. Is there any objection to Dr. Brien's statement?—A. I am not sure about the amount, but I am sure there is no objection to a revision of the amount.

Q. Can you revise it?—A. Yes, we have the power.

Q. On your own initiative?—A. Yes.

Q. Why have you not done it before this?—A. We can revise them by regulations.

Q. Who makes the regulations?—A. The Board of Pension Commissioners.

Q. Why have they not done it? They tell me there is a lack of heart with some returned soldiers toward other returned soldiers.—A. I hope not.

Mr. BRIEN: I think the lack of heart was with this Committee last year, but they intended to be reasonable.

The CHAIRMAN: The witness says he has not heard a single complaint, and that is the reason it has not been altered.

Mr. MCGIBBON: I have heard them by the dozens. These boys have too much manhood to complain. They will say to me "They can go to hell."

WITNESS: We give \$4.85 a day.

Mr. AHERN: I was manager of the Toronto district office for a year or more, and if there were any complaints coming in they would come to me. I never got one complaint about it.

Mr. MORPHY: Both you gentlemen will acknowledge that there are many complaints that do not come to you.

Mr. AHERN: If they do not come to us we cannot handle them.

[Mr. W. J. Margeson.]



Mr. MORPHY: Mr. Margeson admits that the basis of allowance is on a skimpy scale, and he has power to remedy it, and I think that is enough.

Mr. POWER: I think I heard Mr. Margeson say just a moment ago that the scale was \$4.85 a day.

WITNESS: Yes.

*By Mr. Power:*

Q. Where did he get the information which led him to believe it was \$3.50?—A. I did not say it was \$3.50. I have always said \$4.85, which is \$2.25 for meals, \$1.50 for bed and \$1.10 for pay.

*By Mr. MacNeil:*

Q. How is it proposed to meet the situation in Western Canada with the travelling medical boards, in view of the fact that large district offices are being closed?—A. No district offices are being closed in Western Canada except in Victoria.

*By Mr. Power:*

Q. Why not?—A. We hope eventually to close all district offices, and we are closing them up one by one. Western Canada conditions are somewhat different, the distances are so enormous, and we have a pension local office in the north and south of each district, so that no difficulty will arise within a reasonable period in the future—no question will arise any different from what has arisen.

Q. How have the medical boards been constituted?—A. They will be composed of two men travelling from place to place. The men will be notified to meet in a certain town, so many men per day in a certain town, and the doctors will go to these districts and examine them, and so on, around the circle till he gets back to the district office again.

Q. Are they experts on various diseases?—A. They are the same doctors that are at the head office.

Q. What recourse has the man if he wants to appeal?—A. He has an appeal under the Act, if he objects to the award.

Q. What would be the procedure if the district office happens to be closed?—A. He appeals to head office. The doctor tells him when he examines him—I will illustrate: suppose a doctor goes out into Weyburn, Saskatchewan, and the district office is opened, he examines the man and tells him then, after looking him over, what percentage of disability he has. He tells him "In my opinion, you have ten or fifteen per cent; are you satisfied with that?" He may say yes, or he may say no. He has a certain time before the notification goes to head office, and has an opportunity to state his objections, and if he does not state his objections, that award goes into force at Ottawa, unless that award is changed at our head office. If he disagrees with the award when he gets it, he gives his notice in writing of his appeal, and then we would bring him into the district office, if there is one there, to examine him before our board, or, if there were no doctors there, we would have to send the doctors up to see him.

*By Mr. Chisholm:*

Q. The same doctors?—A. No, not necessarily.

Q. It might be?—A. Yes. If possible, we would try and change the doctors, or we give the man an opportunity to bring his own doctor, and he can look over the man with the Board doctors.

Q. Who is going to pay the expenses, of that doctor? I have in mind many cases in my own constituency where the men would be a hundred miles from the central office. I understand your central office is Sydney. Suppose his doctor went a hundred miles involving five or six days time, and at considerable expense?

[Mr. W. J. Margeson.]

## APPENDIX No. 4

Mr. AHERN: The policy is that where a man's doctor can show the board's doctor that their award is wrong, the board then pays the expense; otherwise the man pays it.

Mr. BURGESS: That is only after the man has been very carefully examined. Remember every pensioner is examined if necessary by a specialist, and if it is a case that requires a specialist, the man does not have to ask for it; the specialist is brought in, and the case carefully considered.

Mr. EDWARDS: I beg pardon, the man does have to ask, and not only that, but I know a case where he had to fight for it, and fight like blazes too.

Mr. BURGESS: It is quite probable.

Mr. NESBITT: As a matter of fact if a man is dissatisfied with the findings of the board, does he get a letter from his own medical adviser setting forth his views on it?

WITNESS: I was going to explain that if a man is dissatisfied with our board, and the specialist examination is not satisfactory—that is if it needs a specialist—he is asked to get a doctor's certificate from a local doctor setting out all the facts, and that doctor's certificate comes into head office and is taken up by Dr. Burgess or one of the other doctors, who corresponds direct with that doctor, and goes into details of the facts to see if anything has been left out, and they try and get at the root of the whole matter, and that is how the procedure is carried on.

*By Mr. Edwards:*

Q. How many doctors have you on those travelling boards?—A. We have two travelling together.

Q. For the whole of Canada?—A. No; two in different districts. You mean the doctors we have in our employment?

Q. Yes, on that work.—A. As I explained to Mr. Power, the travelling board is a new thing; it has been going only a few months. We will have thirty-five or forty doctors travelling.

Q. Who selects them?—A. The Board of Pension Commissioners. We select them ourselves. I will tell you how we do it. First of all, we try to get doctors who are returned soldiers. Our doctors, all but two, are returned soldiers. We bring those doctors to the head office and give them a thorough course in pension regulations, and in the way to estimate pension disability. When they have completed their course, we send them out to the different districts. If necessary, we will bring a man back and send out one from the head office of the district.

Q. Do you take into consideration the man's previous medical experience before you appoint him?—A. We do. We try to get the best doctors we can get. It is very hard because of the amount of money which it is necessary to pay doctors to-day to hold them, especially our very best doctors.

Q. I know of a case where a man was sent from England to Canada and was adjudged to be in the first stages of T.B. On his return to Canada he went to Kingston and passed under the hands of three or four medical men, well-known doctors who had been in practice for many years, Dr. Third, Dr. W. G. Connell, and Dr. Boyce, for many years a surgeon in the Kingston General Hospital. These doctors all agreed that the man was in the first stages of T.B. He was ordered to come here and pass an examination before three of your doctors in the city of Ottawa. They said that there was nothing wrong with him; that it was simply a slight attack of bronchitis. His pension was cut off, and the man was left without anything. I took the matter up, and after some difficulty I got them to agree to send the man to Montreal for examination by a specialist on lung diseases. That specialist agreed with the doctors in Kingston and differed entirely from your three men, all university graduates and in practice here in the city of Ottawa, who went over this man, and presumably made a careful examination. Some of the doctors that I have seen on the job around M.D. No. 3, at Kingston, are practically boys just out of college, who had got into

[Mr. W. J. Margeson.]

a uniform. They had got their captaincy and in a week or two had stepped up to be majors, and in about twenty-four hours had jumped from major to colonel by some pull or other. These fellows are put on those boards, and I do not think they are competent to handle such cases. Of course, they could tell whether a man's leg is broken, but certain of those cases can only be examined by an expert.

*By Mr. Power:*

Q. What are you paying the doctors?—A. We pay \$3,000 when they enter, \$3,500 in the first six months, and \$4,000—that is the maximum—after twelve months more; so that in eighteen months they get \$4,000.

Mr. POWER: Paying \$10,000 would not put brains into some.

WITNESS: I may say to Dr. Edwards, who speaks of M.D. No. 3, that our pension doctors there are Dr. Anglin and Dr. Barnes, and, so far as I have heard, they are very highly rated. We have not Dr. Anglin now, except at so much a case. I think he has been lately appointed surgeon to the Kingston Penitentiary, so that we will lose him. We have Dr. Barnes, who has a very high reputation. So far as the other doctors are concerned, we have no boys in our employ at all. They are all men of experience with long service before they enlisted, and they are good doctors. I make the statement that it would be hard for any man to hold the position of pension doctor unless he was an A1 man.

*By Mr. Power:*

Q. How much do you give a man for one examination?—A. We give \$3 a case.

Q. Do you consider that a sufficient fee to give a doctor whose services you retain and whom you wish to call upon at any time?—A. I do not think it is very high as medical fees go.

Q. Is it your experience that doctors charge only \$3 for a thorough examination?

A. Of course specialists get more.

Mr. POWER: I was speaking of the ordinary doctor.

*By Mr. McGibbon:*

Q. Are you aware that many patients leave your doctors and go to doctors in private practice?—A. We get very few reports of that.

Mr. MCGIBBON: I know a lot of them.

WITNESS: I would be surprised if there is much of that. We get very little of that.

*By Mr. Power:*

Q. Do you take into consideration the length of service overseas when you are making a permanent appointment?—A. We might and we might not. A doctor may have been a long time overseas and not be as good a man as one who had spent a short time overseas.

Q. But other conditions being equal, you take into consideration the length of service overseas and give the advantage to the man who has had the longest overseas experience?—A. Other things being equal, I would.

Q. His medical knowledge being equal?—A. Yes, I would give the preference to that man.

Q. Has that been done so far?—A. So far as I know. There have been practically no doctors appointed since I joined the Commission. We are reducing the medical staff now; we are not increasing, we are reducing every day.

Q. Who makes the choice of doctors from the large number of applicants?—A. They are decided by the Commissioners.

Q. What medical knowledge do the Commissioners have to enable them to pass upon their qualifications?—A. We have to take the medical advice of our medical advisers.

[Mr. W. J. Margeson.]



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Q. What medical adviser gives you advice?—A. Col. Belton is our chief medical adviser.

Q. That is to say that Col. Belton is the man who eventually decides whether Dr. So-and-So or Dr. So-and-So will be appointed. Am I right?—A. I would not say that. As long as we consider Col. Belton is fitted for the position of chief medical adviser, we have to very largely go on the judgment which he gives us.

Mr. POWER: I am not criticizing your choice of Col. Belton as your medical adviser in any way. I simply wanted to know whether in the final analysis he is or is not the man who chooses.

The WITNESS: We are largely guided by his recommendation.

Witness retired.

Mr. MORPHY: I wish to submit the third report of the Sub-Committee on Correspondence.

Report read and adopted.

Committee adjourned until Thursday, April 29, at 11 A.M.

COMMITTEE ROOM No. 436,

HOUSE OF COMMONS,

THURSDAY, April 29, 1920.

The special Committee on Pensions and Civil Reestablishment of Soldiers met at 11 a.m., the Chairman, Mr. Hume Cronyn, presiding.

*Other Members present:*—Messieurs Arthurs, Bolton, Brien, Caldwell, Clark, Edwards, Green, Lang, MacNutt, McCurdy, McGibbon, Nesbitt, Pardee, Peck, Power, Ross, Sutherland, Turgeon and Tweedie.—20.

The CHAIRMAN: When we rose yesterday we were considering the recommendation of the G.W.V.A. and examining the officers of the Pensions Board with regard to the same. I presume it is the wish of the Committee to continue along that line to-day. Perhaps before we go into that I might mention that I have received a further telegram from Mr. Willing in the name of the Imperial Veterans in Canada. The telegram reads:—

WINNIPEG, MAN., April 28, 1920.

“Chairman Special Committee of Pensions.

Cannot understand reluctance of Committee to call down secretary of this association to place our viewpoint and needs of Imperial men in Canada before the Committee of the House. Unless we have a hearing Imperial veterans will strongly resent. Your reply to this wire will be appreciated.

(Sgd.) IMPERIAL VETERANS IN CANADA,

*Dominion Headquarters, Winnipeg.”*

The CHAIRMAN: My memory of the decision of the Committee is that we should allow this question to stand until we enter into the consideration of re-establishment when we might determine whether Mr. Willing's evidence was required. If that is the view of the Committee an answer to that effect can be sent.

[Mr. W. J. Margeson.]

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Mr. NESBITT: We have heard no one from them.

The CHAIRMAN: We have had no one this year representing the Imperial veterans.

Mr. NESBITT: That chap from Hamilton was supposed to be from the veterans of France. These are the Imperial veterans.

The CHAIRMAN: Yes, these are the Imperial veterans. There are some questions which are peculiar to the Imperials as distinguished from the C.E.F. men.

Mr. NESBITT: I thought we had that fixed up last fall.

Mr. PARDEE: They were all fixed up last year.

Mr. NESBITT: So I understand. I would suggest that the Chairman ask him to put his proposition in writing.

The CHAIRMAN: He has already done that shortly in the telegram and further in a letter. This letter reached me this morning.

WINNIPEG, April 26, 1920.

"The Chairman, Special Committee on Pensions, House of Commons, Ottawa, Ont.

DEAR SIR,—Your letter of April 23rd with enclosures received which I have carefully gone into. The points that we wish to bring before you have not been mentioned already in the House and we are wiring as per your request by night letter tonight to Mr. Cloutier, the Secretary of the Pensions Committee.

In all justice and fairness to the Imperial men we should be heard by your Committee so that the Imperial men throughout Canada will know that their case is not being neglected. The questions that we want to bring before you in the first place in regard to pre-war pensioners of the Imperial service who enlisted in the C.E.F. and had they enlisted again in the Imperial Army, they would, at the age of 55 years receive an additional 5d a day and at 65 years of age an additional 9d., this point alone I think is worth bringing before the Committee. The G.W.V.A. cannot submit to your Committee the points which we wish to take up. We wish to bring up the question of one-man medical boards, we also wish to bring up the question of re-establishment as it affects the Imperial men, also the point of the time in hospital, that the Imperial men be granted the privilege that this be added on to their War Gratuity, as it would have been had they been in the C.E.F. These are only a few points of the many which I intend to bring specific cases and correspondence, etc., to bear me out in my statements.

We feel as an association of Imperial men that we should not be slighted by not being heard by your Committee. The time may be short that you have at your disposal but we sincerely trust that you will accede to our request and that transportation may be wired to Winnipeg.

Thanking you in anticipation,

Sincerely yours,

THE IMPERIAL VETERANS IN CANADA.

(Sgd.) H. B. Willing,  
*Dominion Sec.-Treasurer.*"

Mr. NESBITT: We listened to them for two or three days last Fall. I imagine he put before the Committee at that time the one-doctor board. It is a point we could take up with re-establishment.

The CHAIRMAN: Mr. Wheeler who was apparently president of the Imperial Veterans appeared before the Re-establishment Committee last year, while Mr. Willing appeared before the Pension Committee in May of last year.

## APPENDIX No. 4

Mr. McGIBBON: I would suggest that you wire him and ask for a synopsis of their evidence.

The CHAIRMAN: We have been trying to get from him a detailed statement. He at first declined to give it but in reply to a personal appeal he has given it to us as explained in letter just read and in his telegram which is about the same as the letter. I think we might say to him as suggested that when we go into the question of re-establishment we will decide whether he is to be called.

Mr. NESBITT: That will do.

The CHAIRMAN: We will go on now with Col. Margeson and Mr. Burgess.

## EVIDENCE.

Mr. J. W. MARGESON and W. A. BURGESS were recalled.

The CHAIRMAN: Gentlemen, we were going into paragraph seven of the recommendations. I don't know whether the examination on that paragraph had been concluded. I thought it had finished but I don't want to shut off questions which may suggest themselves.

Mr. MACNEIL: There was a question that arose in connection with the travelling medical boards. When the decision of a travelling medical board is appealed by the pensioner will it not mean considerable delay, what procedure will be followed, and will the pensioner's pension be maintained at the rate formerly awarded him or will it be immediately reduced?

Mr. BURGESS: All such cases where the pensioner appeals against the decision of the travelling medical board will be forwarded to the head office at Ottawa as special cases and until the appeal is settled the pension will be continued at its former rate.

Mr. MARGESON: That is if the appeal is made before the award is.

Mr. BURGESS: Presumably the appeal will be made personally to the doctors. When he is informed what rate will be paid he will state his objections.

Mr. McGIBBON: Is that a matter of right?

Mr. MARGESON: A matter of right under the act, and he can bring solicitors and counsel if necessary.

The CHAIRMAN: Are there any other questions? Then we will go on to paragraph eight:—

“That the ratio of disability, determined by the medical board, be fixed for a period of one year without the necessity of a further medical examination during such period”.

That already has been taken up to a certain extent in tuberculous cases. However, there is no reason why we should not have the views of Col. Margeson and Mr. Burgess on it.

Mr. MARGESON: I may say that we hope not to examine discharged soldiers oftener than once a year by any travelling medical board. Our expense of re-examination has been very large and we are attempting to economize in that line. We feel that from now on medical examinations, at least not oftener than once a year, will be satisfactory unless there is some outstanding case.

Mr. BURGESS: As a matter of fact, Mr. Chairman, it has always been the desire to have the examination over as lengthy a period as possible. Tuberculous cases and cases of certain heart disorders and the like are not allowed too long a time before re-examination, as their condition frequently changes.



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By Mr. PARDEE: Is it the opinion of the board that an examination once a year is sufficient? Is it done because you think it is sufficient for the patient or for the saving of expense?

Mr. MARGESON: We think it is a saving in expense and it is sufficient.

Mr. BURGESS: It is because we think the disability is unlikely to change in that time.

By Mr. TWEEDIE: Does the pensioner have the right to be re-examined if he wants to?

Mr. MARGESON: If there are reasonable reasons. Some would ask to be re-examined every month and that would be unreasonable.

*By Mr. McGibbon:*

Q. That is what I referred to a few moment ago. Where would the line be drawn and why?—A. The section that deals with that is eighteen. Thus when there is an appeal,

“Two or more Commissioners shall sit for the purpose of hearing the appeals of dissatisfied applicants or pensioners. Any such appeal shall be made in writing within one year of the date of the decision appealed from, and may be presented either personally, by agent or by counsel. The decision of the Commission upon such appeal shall be final”.

If we find a man asking for re-examinations in what looks like unreasonable periods the commissioners would decide that he should not have a re-examination at that time and give instructions accordingly. We have never had a case where we had to do that.

Q. I am not finding any fault but what I want is information. Take the case which Dr. Edwards brought up. We are all prone to error and mistakes may be made and a man might be convinced that he didnt get justice and the board might equally be convinced that he did. The doctor mentions a case where he had to fight for—How long did you have to fight doctor?

Dr. EDWARDS: He was working trying to get a re-examination for probably two or three months before he took it up with me and asked me to intercede on his behalf. This fellow that I refer to was a doctor himself. He was a man who would deceive almost any person in that he was big and had a good physique. I don't know whether there is a man in this House who could compare with this particular man. He looked the picture of health. The thing that impressed itself upon me about his case was the danger of an ordinary practitioner, unless specially skilled to examine the lungs properly of a man who looked so all right. Therefore I thought extreme care should be taken, especially in affections of the heart or lungs, and that this man should be given an expert examination.

Mr. MARGESON: I don't think you need worry about that. Anything like that would be gone over and over again. But we have complaints that would keep one board busy for a month dealing with them. It would not be fair to the man or the country.

*By Mr. McGibbon:*

Q. I grant all you say but I want to get at the facts. It is quite apparent to every medical man that you will have complaints that are not justifiable, men who want re-examination every month. It is equally true that mistakes and errors can be made on the other side. What I want to get at is how far does his right go?—A. We have never had a test of it. I have never known of a case where a man—since my day on the Commission—has been refused re-examination and it would have to be a pretty serious case where he would be refused.

[Mr. J. W. Margeson.]

## APPENDIX No. 4

Q. Or a pretty light case?—A. Yes.

The CHAIRMAN: Paragraph Nine:—

“That immediate steps be taken to eliminate the unnecessary delays in payment of the supplementary pension to all those also in receipt of pension from the Imperial authorities”.

We had that up on a former occasion and some explanation was given for delay.

MR. MARGESON: The Imperial pension is a study in itself. We took over the Imperial pensions on the first of January this year. Hitherto Imperial pensions have been paid in this country by a committee that was formed in 1908 and a gentleman known as the Officer Paying Imperial Pensions was their paying agent. It was pretty light prior to the war and very easy to administer. Since the war it has increased enormously and with the Imperial pensioners coming to Canada it will be yet greater; so the Government decided in January of this year to cancel the old Order in Council passed in 1908 and place the whole matter in the hands of the Board of Pension Commissioners. We have removed the Imperial branch from the Butterworth Building to the Transportation Building, have placed it all on one floor and formed the Board of Pension Commissioners for Canada, Imperial Section. We are working up this as fast as we can.

We had some complaints on account of delays but you must bear in mind that we have to send every case to England to be passed on by the Imperial authorities because we are only paying agents. We can't make the decisions. They make the decisions and we pay out the money and get it from them and I regret to say it takes a long time to get the decisions.

*By Mr. Edwards:*

Q. What position is the Imperial pensioner in who is given a 40 per cent disability pension and his disability becomes aggravated?—A. He gets a re-examination by our own medical board.

Q. That is for the old country?—A. Yes.

*By Mr. McGibbon:*

Q. Do the Imperial pensioners know that you have to wait on the Imperial authorities?—A. Oh yes. The last issue of the “Imperial Veteran” published in Winnipeg said the new arrangements were perfectly satisfactory to them. And I think you will find very little trouble, but once in a while there will be an odd case.

*By Mr. MacNeil:*

Q. What is the cause of delay in awarding the supplementary pensions to widows?—A. That is the supplementary pension to the widow whose husband resided in Canada prior to the war.

Q. Is it necessary to refer it to the Imperial authorities?—A. We don't send those to the Imperial authorities and I would know no reason for a delay. I have had no complaints based on that.

*By Mr. Clark:*

Q. Are there more delays than under the old system?—A. Oh no. Their agent had all he could do. He was overworked and understaffed. He was a very good man indeed but he could not cope with the work.

The CHAIRMAN: As to the case of widows. My memory is that Mr. Anderson of Hamilton presented a case of an Imperial widow pensioner in which there had been a great delay. He drew the file and it may be in the secretary's office. One of the points he was making was that the decision, apparently of the board here, was that the increased or supplementary pension only dated from January 1. He argued that

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as the law went into effect on the first of September that this widow was entitled to her increase as from that date. Could you give us any light on that point?

Mr. COOPER: The recommendation was not made until after the Committee of Civil Re-establishment had made their finding. That was one of their recommendations.

Mr. NESBITT: Yes, the whole Imperial plan was their recommendation.

Mr. COOPER: Yes.

Mr. MARGESON: Under Section 47 of our new Act it gives us power to pay supplementary pensions to the widows, and under that act the amounts paid would be chargeable to Canadian funds but the Imperial authorities have taken that out of our hands, and the Imperial authorities said that they wanted to make up those pensions and not out of Canadian funds. To that end they have made an arrangement with the Canadian Government which has been placed in shape by an Order in Council under which these funds are paid by the Imperial Government. It may be they will only pay them from January 1. I am not sure of that. I think it was the first of December.

*By Mr. Nesbitt:*

Q. Aren't all these Imperial pensions paid by the Imperial Government?—A. Yes. I just explained that. They are all paid from Imperial funds although under the Act you would almost think they were going to be paid from Canadian funds. For some reason they wanted to take that over and in return they get free hospitalization here for their men.

Q. There was an arrangement made?—A. Yes, it was covered by an Order in Council.

*By Mr. McGibbon:*

Q. We decided to pay them and the Imperial authorities came in?—A. There was a general mix-up I think when this became law. There is nothing to prevent us paying from the first of September. I will look into the case. We have authority under this Act to pay them from Canadian funds. We have to pay dependents of officers from Canadian funds. The British fund doesn't provide for dependents of officers.

Mr. MACNEIL: The delay in the Imperial pensions was to some extent because of the disability table?—A. I don't think so. The difficulty is here. There is a little difference between the British disability table and ours. A man was discharged say with a fifty per cent disability. Of course their pensions are small. I don't know but I think because the pension was so small they are not perhaps so careful at estimating the pension as we are. When they come up for examination under our doctors their disability is shown as less. Then they have to decide whether they will take the British or Canadian pension.

What we do is this. We examine the man. We show just what disabilities the man has. We send that examination report to England and they estimate his disability. When he comes back we put it up to him that our disability is so and so and the British disability table shows so and so, and ask which do you want to take. That is at their own request and they are to say.

*By Mr. Tweedie:*

Q. Have you any cases in which they decided to take the lesser amounts?—A. We don't know if it is the lesser amount until we get word from England.

Q. Do you say that you put it up to the man and show what the English disability would pay him and what he would get under the Canadian disability? Do they know the amounts?—A. Oh, yes. It has to be set out to him in a statement.

[Mr. J. W. Margeson.]



## APPENDIX No. 4

We have to do that in accordance with the agreement between the British Government and the Canadian Government.

Q. In these cases do they accept the lesser amounts?—A. I have no recollection of any.

Q. What reason would there be for their accepting the lesser amount?

Mr. BURGESS: Under the British law it might possibly be a permanent thing; under the Canadian regulations there might not be a permanent thing. It might be permanent and lower and ours temporary and higher and he might take the chance of the permanent.

Q. In some cases the Canadian rate is higher than the English rate?

Mr. MARGESON: Our disability table in some cases is higher; in some, it is lower.

Mr. BURGESS: It is very difficult to compare the two systems because a different measure is used in each case. The British Government don't use the same basis which we use here, so it is impossible to compare the two disability tables.

Q. Is it possible to say which averages the highest?—A. The Canadian averages very much higher. I saw a case the other day where a man had been awarded sixty per cent by the Imperial people and the amount of money which he got was about the same as he would get for 15 per cent disability under our rate.

*By Mr. McGibbon:*

Q. Would you recommend the abolition of our disability table?—A. Not altogether, but it is true that it causes much misunderstanding. The disability table is not a hard and fast thing by any manner of means. It is a guide and its purpose largely is to obtain standardization both horizontally and vertically and so that the man in Halifax would get the same award as the man in Vancouver, both having the same disability. It is also to obtain the proper proportion between disabilities of different severity. For instance, a stiff knee must be compared to the loss of the leg and it must be in its proper proportion. The French people call their disability table the "ready reckoner guide" and they refer to it—I think the words are—tranquilizing certain inexperience.

Q. My point is that in a matter of application it works out an injustice to the individual because you can't consider a man's disability by a mathematical table?—A. Quite true.

Q. As a matter of fact, if you had competent medical men would it not be better to get rid of it altogether?—A. In the great majority of cases, yes, with the exception that it would be necessary for those gentlemen to know what was awarded for outstanding cases, such as amputation. But after all it is necessarily a matter of judgment.

Q. And there are certain restrictions which of necessity work hardships?—A. If they stick to the letter of the disability table there would be.

*The Chairman:*

Q. I would call attention to Section 29, quoted on page 167 of the report of the Pension Committee of last spring:—

"The table of disabilities exists only to assist the Board of Pension Commissioners and medical officers in fulfilling their responsibilities. It does not offer final nor absolute values. Every disability must be considered on its own merits. The table exists merely as a means of affording medical officers the more accurate language of figures for describing the extent of disabilities existing in soldiers examined by them."

*By Mr. McGibbon:*

Q. As a matter of fact in the working out of it they are not allowed to accept the table of disabilities?—A. Yes, sir.

[Mr. W. A. Burgess.]

*By Mr. Power:*

Q. Do I understand the chairman to say that the doctors were——?—A. I say that—

Mr. BURGESS: Here is the point. The table of disabilities lays down—say it is for amputation below the knee: If the amputation is in that place there is nothing difficult about that. He gets so much. But if there is some instance that he has a greater disability than the ordinary amputation case he gets more.

*By Mr. McGibbon:*

Q. Take in another case. Some cases may be tuberculous and some non-tuberculous. The pension is exactly the same.—A. Unfortunately there was a case of that which came up from one of the district offices, when one of the members did not feel that he could accept the amount laid down in the disability table. In that case it came to the head office the amount laid down was exceeded and the man got pension at the increased rate. He never was paid at the lower rate.

Q. After three years of experience don't you think you would be just as well or better off without it?—A. It is a very difficult thing to answer. I think there are a great many things that are better out of the table.

*By Mr. Tweedie:*

Q. Would you advise a revision of the disability table taking into consideration such things?—A. Yes.

*By Mr. McGibbon:*

Q. Is that contemplated?—A. Yes. The disability table of the United States is worked out very meticulously, which is the thing we are trying to avoid. It tries to lay down awards for every possible disability that a man might have. It doesn't leave enough to the judgment of the medical man making the awards. I have gone over the United States disability table, and it is a remarkable thing how closely it approximates our own. In one or two things they are higher than we are. In quite a number of things we are higher than they are. I may say they admit that our disability table is in their opinion a more correct one than is theirs.

*By Mr. MacNeil:*

Q. Has it been the practice to pay a supplementary pension to the widowed mothers of former members of the Imperial Force qualified under the Act?—A. No, we have no power under that Act to pay it.

Q. Have you paid that at all?—A. We cannot pay it.

Q. Have you considered their case at all?—A. No, we could not consider it, because we have no provision. You see the Act, Section 47, dealt only with widows and children, and that is all Great Britain would make arrangement for.

Q. Does it not seem to you that this is an accidental omission from the Act?—A. I do not know about that Act but it was not accidentally omitted in the British arrangement. That is as far as they would go.

Q. The Imperial Government has no intention of paying the supplementary pension to widowed mothers?—A. No.

Q. Have you received many such claims?—A. I cannot say personally that I have seen any, but we may have received some, because we have not had it in hand very long.

*By Mr. Tweedie:*

Q. Don't you think the widowed mother needs it just as well as the widow?—A. Yes, I do.

The CHAIRMAN: Do you know of many cases of this kind, Mr. MacNeil?

[Mr. W. A. Burgess.]

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Mr. MACNEIL: I understood that they said that although it was not specified in the Act it was the practice to do it.

The WITNESS: Not with widowed mothers. You mean a widowed mother who was living in Canada before the war?

Mr. MACNEIL: Supported by the soldier.

The CHAIRMAN: Whose son had been in Canada before the war.

The WITNESS: We have no provision for paying them. I do not think there would be many of them.

*By Mr. MacNeil:*

Q. I want to know if any consideration has been given to the question of the long service pensioner of the Imperial Forces who enlisted in the C.E.F. The same pensioner after re-enlisting in the British Forces would have his pension re-assessed and increased under British Army order. There is a resolution now before the Committee from the two associations in regard to this.—A. That has been considered. In fact an application was made not long ago, but there is considerable opposition to that from our Canadian soldiers, our volunteer army in Canada, the reason being, as they said, that if a man is an Imperial pensioner in this country, and he goes overseas as a volunteer in this war, what right has he to extra pay outside of any disability he may have over and above a Canadian volunteer who goes over and gets nothing? It would be a pretty hard thing for me to answer.

*By Mr. Tweedie:*

Q. Give us a concrete case of that?—A. Take the case of John Jones, an Imperial pensioner living in Canada.

Q. Receiving how much?—A. \$5 a month. He was paid that \$5 a month by the officer paying the Imperial pension prior to the war, the war breaks out and John Jones goes overseas in the Canadian army as a volunteer. That is the point you are raising. Now when he comes back, he comes back unwounded, no disability, and he asks that his long service pension be increased because he has given more service, part of the service having been in the Canadian army, and he asks that either the Imperial Government or the Canadian Government pay that. But the Canadian volunteer on the other hand says "I left my farm or factory and went overseas and came back not disabled, and I do not get a cent." Why should we pay to the man who volunteered in the same way for extra service if he has no disability? As far as the Canadian Government is concerned, I do not see how they could do it.

Mr. NESBITT: I do not see why they should do it either.

The WITNESS: They put this argument up to me: Why should not the Imperial Government pay it, because they pay those who went in the Imperial Army in this war; for instance, the man from South Africa, but as I tell them, they forget that the man who went to South Africa got practically no pay per day all the time he served, only having received about 30 cents a day, whereas the man in the Canadian Army got much better pay.

*By Mr. Tweedie:*

Q. Does every man who served in the South African War get long service pension?—A. The men who enlisted were paid by the Imperial Government, except the ones who served in South-West Africa or in home work; therefore, if they were long service pensioners prior to this war, their service in the present war counts towards additional pension.

Q. Do you refer to an old veteran discharged from the army?—A. Yes, discharged from the Imperial army. Their service in the present war counts if they were in the pay of the Imperial army in this war. That is a purely Imperial matter.

[Mr. W. A. Burgess.]



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Mr. MACNEIL: In this connection I would draw your attention to the fact that the resolution asks that the Committee recommend that the British Government be interceded with in regard to this. Discrimination was shown against the man who served in the C.E.F. as against the man in the Imperial forces.

The CHAIRMAN: We have a similar line of complaint in connection with the Canadians who are members of the permanent force and who, perhaps, have been discharged before the outbreak of the war and then enlisted with the C.E.F. and went overseas. Apparently the ruling is that their long service pension is not increased by reason of that service.

The WITNESS: That is the point I was making, sir.

*By the Chairman:*

Q. You are speaking of the Canadians. These are Canadians—members of the permanent Canadian force?—A. Yes.

The CHAIRMAN: There are several letters before us in regard to that.

The WITNESS: The answer to that is from the volunteer again. The volunteer in Canada says that these men were long service pensioners in the Canadian army, and were discharged from the army and drew their pension. What more right have they to an increased pension for service in this war than the volunteer who went overseas and came back with nothing amiss, so long as they are not disabled?

*By Mr. MacNeil:*

Q. The point is this: that the same man who enlisted in the Imperial force would have received an increased pension, but by reason of his service in the C.E.F. he was penalized?—A. Not if he had re-enlisted; he does not get it.

*By Mr. Nesbitt:*

Q. If he had re-enlisted, his services would have counted from time of re-enlistment?—A. It works out differently in these cases.

Q. Are you creating facilities for the care of Imperial pensioners in places where there are a large number of these men in the locality?—A. Vancouver is the largest, and we are making provision to send a person who is very well up in Imperial work to go in that office just as a clerk.

The CHAIRMAN: No. 10 reads:

“That the foregoing proposed regulations apply equally to the guardians of orphans of deceased members of the C.E.F. irrespective of the relationship of said guardian to said orphan.”

*By Mr. MacNeil:*

Q. With regard to the proposed rates of pension for guardians, I will ask Mr. Margeson if he cares to make any comment as to that recommendation?—A. Under the present Act if the dependent who may be a guardian is held in locus parenti to the soldier, the pension is now being granted.

Q. The same pension as the parent?—A. The same pension. This is a case where the soldier is dead.

Q. Yes?—A. The soldier is dead.

The CHAIRMAN: I confess I do not quite understand the point. I am not familiar enough with that section of the Act. The supposition is that the guardian must get the same allowance as the mother might. Let us find out whether that is the case.

*By Mr. MacNeil:*

Q. Take the case of an orphan child when one of the aunts assumes responsibility for that child, what provision is made for the orphan child in addition? The [Mr. W. A. Burgess.]

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recommendation is that some further provision should be made for such a guardian?—  
A. Here is the section:

“34, subsection 2. In cases in which a member of the forces has died leaving orphan children in addition to a parent or person in the place of a parent who was wholly or to a substantial extent maintained by him, the Commission may, in its discretion, award a pension to such parent or person, and if such orphan children are being cared for by a parent or person to whom the pension has been awarded, such children shall only be entitled to pension at the rate provided for children who are not orphans.”

Q. Section 24?—A. That section will not apply; that has to do with parents.

*By Mr. Nesbitt:*

Q. There is something about guardian in the Act?—A. When a member of the forces has died leaving an orphan child, or when his widow, divorced wife, parent, or the woman awarded a pension under subsection 3 of section 33 of this Act, has died leaving an orphan child of such member of the forces, such orphan child shall be entitled to a pension in accordance with the provisions of schedule B. That only means that the child shall get orphans' rates, but we have no provision for giving a guardian a pension, unless the guardian was a parent or a person in place of the parent of the deceased soldier.

Mr. NESBITT: That is the idea.

Mr. TWEEDIE: If the guardian is appointed by law that guardian should receive the same pension as the widow or the widowed mother.

Mr. MACNEIL: Yes, that is where the guardian is obliged to maintain a home,

Mr. TWEEDIE: Suppose a child was receiving a pension, we have to give the guardian \$48 a month.

*By Mr. MacNeil:*

Q. If it is necessary to keep a home? There are many such cases where guardianship assumes real hardship. The pension of the orphan child is only \$360?—

A. Of course in that case you would have to drop your orphans' rates to ordinary rates for the children, the same as in the case of a widowed mother. You only pay ordinary rates in these cases. Here the rates are made higher because they are orphans.

Mr. NESBITT: That is the reason why the orphans' rates were made higher, so as to provide for the orphans in that way.

*By the Chairman:*

Q. And make it possible for the orphan to find shelter with some one who will take care of him?—A. You should change the orphans' rates if they are not sufficient.

Q. Of course, we have that in section 34, subsection 2, which has just been read—So that even where the person left in charge is the parent of the deceased soldier and is entitled to an allowance the orphan allowance immediately drops to the same level as that given to other children.

Mr. NESBITT: Yes, so as to equalize it.

*By the Chairman:*

Q. No. 12 reads:

“That the herein previously proposed pension be paid to the widow and children of a former member of the forces, who, previous to the war, had deserted his wife and family.”

Is that a special case?

[Mr. W. A. Burgess.]

*By Mr. MacNeil:*

Q. I would like to ask Colonel Margeson if he has had any cases of hardship brought to his attention in this regard?—A. This is the case where the soldier's father has deserted his mother prior to his enlistment and she has applied for pension on that deserted soldier. That is the law now.

Q. If the desertion occurred subsequent to the son's enlistment, what would the policy be?—A. You mean subsequent to his death, or while alive? Of course we could only go under section 34, subsection 3,

"When a parent or person in the place of a parent who was not wholly or to a substantial extent maintained by the member of the forces at the time of his death, subsequently falls into a dependent condition, such parent or person may be awarded a pension provided he or she is incapacitated by mental or physical infirmity from earning a livelihood, and provided also that in the opinion of the Commission such member of the forces would have wholly or to substantial extent maintained such parent or person had he not died."

Q. You do not deny a pension to the mother where the son, in all probability, might support her even if the husband might be alive?—A. You mean would we deny a pension if the husband was alive and away from her? We pay it. We have several cases in operation now. We have never had an objection that that has not been done.

Q. The reason the recommendation was made is that it does not seem to be specified in the Act?—A. The Act is fuller than I thought. I thought it had to be a widow but it says a parent.

*By Mr. Tweedie:*

Q. Suppose the husband is living and is not supporting the home? The young man enlisted and at the time of enlistment is not supporting the mother, but there is a prospect at some future time he may support his mother. That is the question?—A. That would have to be construed under section 34, subsection 3. If he were a fellow of 34 or 35 years of age and had never supported his parent, we would naturally draw the inference that he would not support her upon his return; but if he had started as a young fellow learning a trade or going to school, we would give her the benefit of the doubt.

The CHAIRMAN: (Reads) Number 12.

"That the herein previously proposed pension be paid to the widow and children of a former member of the forces, who, previous to the war, had deserted his wife and family."

Now what is the position there?

Mr. NESBITT: That is precisely the same thing.

The CHAIRMAN: No, it is the case of the widow where the soldier had deserted her.

*By Mr. Nesbitt:*

Q. They pay that I think?—A. No, not in all cases. That would come under section 33, subsection 5. (Reads):

"The Commission may, in its discretion refuse to award a pension to a widow of a member of the forces, who, at the time he became a member of the forces and for a reasonable time previously thereto, was separated from him and was not being maintained by him during such time."

*By the Chairman:*

Q. Would that cover the case of desertion? Of course, the implication is that she has no support from him?—A. We do not necessarily mean legal separation—any separation. Here is section 33, subsection 1, in connection with that. (Reads):

"No pension shall be paid to the widow of a member of the forces unless she was married to him before the appearance of the disability which resulted [Mr. W. A. Burgess.]



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in his death, and in the case of the widow of a pensioner, unless she was living with him or was maintained by him or was, in the opinion of the Commission, entitled to be maintained by him at the time of his death and for reasonable time previously thereto."

For example, take the case of a woman and her husband living in the same city. We have a case in Toronto. They have been living in the same city for years. He is drawing a large salary, and she has never taken a court order against him to make him pay her any money. The boy was killed at the front and she is applying for pension.

*By Mr. MacNeil:*

Q. Take the case of this morning?—A. There is a case here in Ottawa of a lady who was separated from her husband for six years prior to enlistment. He went to western Canada. He lived in Ottawa about two years before he went west. He lived out in one of the neighbouring districts with his mother. The wife went to work, and then he went west and, I think, he sent five or ten dollars on one or two occasions to the boy during that period. He enlisted and went overseas and she did not hear from him. She received no assigned pay; it was assigned to his mother. He was killed there. Under the old Act—under the old Order in Council prior to the coming in force of this Act she could get a pension. She got a full pension for herself, but I do not think she got it for the child. Then this Act came in force, and, on the ground that she was not living with him or maintained by him, or in the opinion of the Commission entitled to be maintained by him at the time of his death or a reasonable time previously, we cut off her pension and she has applied to be re-instated. She is not as young apparently as she used to be, and cannot get along.

*By Mr. Clark:*

Q. Is this a pension going to the mother?—A. No, the mother has applied for a pension on the ground that he would have supported her when he returned, but we do not think she is in a position to get it. But as a prospective dependent, if we take that, she would be entitled.

*By Mr. Tweedie:*

Q. Would you think of making it a legal liability to support the wife? For example, the wife might not take proceedings in court to enforce it. In most of the provinces in the Dominion of Canada at the present time they can. That man, if he had lived, might have come into considerable wealth. She could apply to the courts and get separation, get maintenance and support. Do you think it is fair when she has the prospect that she should be denied the privilege?—A. She will not go that far, that she ever expected him to support her, but she thinks that as her husband gave his life for the country she should receive the pension.

*By Mr. Nesbitt:*

Q. He was able to support her. He was a working man in the west?—A. I think he was doing very well. She knew practically where he was. She was able to work in those days.

Mr. CLARK: You decided that she wasn't entitled to be supported by him.

WITNESS: The word is "entitled to be maintained by him at the time of his death and for reasonable time previously thereto." We take her story. Of course, without mentioning any names, she had a very violent temper and he said he could not live with her. His life was made uncomfortable, and I suppose he went off and got boozy once in a while, and it was a very unhappy family. They agreed to disagree, or separate. She said she would go her way and he could go his.

[Mr. W. A. Burgess.]

*By Mr. Caldwell:*

Q. In mutual agreement?—A. Yes, she had a brother and she went to work for him for a number of years. He went away. Had there been no war there would have been no more heard about it, but he was killed.

*By Mr. Tweedie:*

Q. She practically released him from support?—A. Yes, she never tried to get any support in any way.

*By Mr. MacNeil:*

Q. In such a case it becomes impossible for her to provide for the children?—  
A. If she had young children. You will notice that that is dealt with under another section. Her child is working in the Militia Department. He is a boy of about eighteen or nineteen years old.

*By Mr. Nesbitt:*

Q. She is not supporting him?—A. (reads section 23, subsection 2):—

“No pension shall be paid to or in respect of a child unless such child was acknowledged and maintained by a member of the forces in respect of whom a pension is claimed at the time of the occurrence or appearance of the disability for which he is pensioned or which resulted in his death; provided, however, that a legitimate child born subsequent to the appearance of such disability shall be entitled to a pension. Provided also, that the Commission may, in its discretion, award a pension to or in respect of any child entitled in the opinion of the Commission to be maintained by the member of the forces in respect of whom pension is claimed.”

We will go the limit in discretion for children and we will even pay them orphans' rates so that the mother is able to look after the children.

*By Mr. MacNeil:*

Q. She is in straightened circumstances by reason of her efforts to raise the children and educate them when they should have been supported by the father?—  
A. This is a question for the Committee and the country to settle about these separated wives. I think it should be pretty well decided one way or another this year.

*By the Chairman:*

Q. Have you many cases that you recall or that you know?—A. There are quite a number. Of course, there are quite a number where immorality is at stake and in cases like that they do not get a pension.

Q. Apart from that, in a case like this one of mutual separation, no claim by the wife, for the death of the husband?—A. I do not think there would be so many of that type of case.

*By Mr. Tweedie:*

Q. Suppose the separation is no fault of the wife? Are there many cases like that?—A. Yes, we have had several cases where he left her, and we paid these, if she made any effort in any way to try to find where he was. In most cases she can show where she has made an effort and could not find him. We pay numerous cases of that kind.

*By Mr. Nesbitt:*

Q. That is for us to decide. Can you construe that more liberally?—A. We cannot construe it more liberally.

[Mr. W. A. Burgess.]

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*By the Chairman:*

Q. Here is a case of a woman now living in Glasgow. She had not been living with her husband, but at his death she received the sum of \$300 deferred pay, and later on was provided passage for herself and children to Canada?—A. Of course she would get the deferred pay legally. He left no will and, therefore, she got all the deferred pay as his legal wife. There have been a number of cases come to our attention where some of the old country soldiers left their wives in the old country a long time ago. In many of these cases the wife gave them up for lost and perhaps married another man.

The CHAIRMAN: (reads No. 13).

“That the pension awarded to a totally disabled child or a pensioner be increased to a more adequate amount than that allowed to a normal child”.

*By Mr. Tweedie:*

Q. That means some kind of extra care?—A. Up to 21 years of age we can pay a totally disabled child or pensioner, and we pay them the same rates as we pay to ordinary people.

Q. There is no discretion to increase that rate?—A. I would suggest that instead of increasing the amount, that you increase the time and if the child or a widow is totally disabled that you carry them on beyond 21 years.

Q. Should not you carry them on for life?—A. I say carry them on for 21 years or as long as they are totally disabled. That would be better than increasing the amount.

*By the Chairman:*

Q. That question came up for consideration at former meetings and there was a lengthy debate regarding the time limit that should be set?—A. You can carry on the pension of a sister under the Act until she dies, but you cannot carry on the pension of the child for a total disability. That is the anomaly.

*By Mr. Caldwell:*

Q. Is the present pension of a deceased soldier adequate to support a totally disabled child?—A. That would be a matter you would know as much about as I do.

*By Mr. MacNeil:*

Q. In the case of a soldier being totally disabled with a sister dependent on him is that sister entitled to receive the same amount as the wife?—A. She can get up to orphans' rates for children. That would be up to \$30 a month.

Q. Up to what age?—A. Until she dies if she is totally disabled.

*By the Chairman:*

Q. But not in the case of a totally disabled child; that is the anomaly?—A. That is the weakness of the Act. (Reads No. 14):

“That a former member of the forces suffering from 100 per cent disability be granted a yearly allowance of \$500, in addition to the pension herein previously proposed, for payment of an attendant where such is required.”

Mr. MACNEIL: Why is there not uniformity?

Mr. BURGESS: You will notice in section 27 of the Pension Act that it states:

“A member of the forces holding the rank of sub-lieutenant (naval) or lieutenant (militia) or a lower rank who is totally disabled and helpless whether entitled to a pension of Class 1 or of a lower class and who is, in addition, in need of attendance, shall be entitled, if he is not cared for under the jurisdiction of the Department of Soldiers' Civil Re-establishment, to an addition to his pension subject to review from time to time, of an amount in the discretion of the Commission not exceeding \$450 per annum.”

[Mr. W. A. Burgess.]



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Now, it was taken from that section. We tried various degrees of helplessness. Of course, it is essential that every man be 100 per cent disabled.

*By the Chairman:*

Q. It is not essential?—A. It is essential that he be 100 per cent disabled.

The CHAIRMAN: That is, he must be helpless.

Mr. BURGESS: (reads):

"The following necessities are accepted by the Board of Pension Commissioners as placing a pensioner 'in need of attendance' as referred to in Clause 27 of the new Pension Act:

"(a) Dressing and undressing including the adjustment of special appliances which by reason of disability cannot be done without assistance. This would not include the adjustment of special appliances which normal individuals are unable to adjust without assistance, such as supporting belts, etc., lacing at the back. Also including keeping one's self ordinarily presentable—washing, shaving, bathing, etc.

"(b) Feeding one's self—as prohibited by loss of both hands or arms, or extreme weakness.

"(c) Attending to wants of nature.

"(d) Ability to get out of doors and be able to take sufficient exercise to maintain normal health.

"(e) Protection from danger incident to ordinary environment as in the case of insane, in whose hands ordinary articles may be dangerous to themselves; or severe epileptics who are constantly liable to injury from onset of convulsions in situations where they may fall from a height, or in the way of moving vehicles.

"2. In considering whether certain cases fall under the provisions of this table, the applicability of the five interpretations given above will be considered with relation to the pensioner in turn."

Take for instance the case of the paralytic, the man who is confined to bed, who can never get out of bed: he requires constant attendance night and day. That man is entitled to the limit. Now then, for the purposes of comparison, take the case of Mr. Rawlinson, the blind man who was here the other day. He is able to dress and undress himself; he is able to feed himself, to attend to the wants of nature, and to protect himself from the danger incident to ordinary environment. The only thing that is questionable is his ability to get out of doors, to take sufficient exercise for his health. He is a man who is able to do all these things. He is receiving 100 per cent pension, and he is receiving \$175 per year. He is also earning \$80 per month. Compare that man with the totally disabled man who is laid up in bed, who is totally incapacitated. He requires some one to be constantly with him to change his bed clothes. He cannot help himself in the least degree. Take the blind man, how much worse his case would be, if in addition to his blindness he had lost both his arms. If you allow the blind man \$500, in all fairness the other case must get more. Total paralysis from the waist down (paraplegia) is allowed \$450 per annum; epilepsy (very severe), and any acute or chronic disease confining to bed and requiring almost constant attendance is allowed \$400 per annum; loss of both arms, \$350 per annum; loss of both legs (for period of accommodation) six months, \$250 per annum; loss of both eyes, or total blindness \$200 per annum, for the first six months and then \$175 per annum permanently. Of course, this scale is the same as disability, it is subject to revision. Each case is treated on its own merits. A man may have lost both arms, and he may require a total helpless allowance, and he gets it, the same with any case.

Mr. NESBITT: This recommendation is not so much in regard to the regulations as mentioned by Dr. Burgess, as to an increase of the amount from \$450 to \$500. That is entirely a question for the Committee and the House.

[Mr. W. A. Burgess.]

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THE CHAIRMAN: As I understood some of the previous witnesses, they wish the allowance to be fixed at a stated sum, and to remove from the Pensions Board the discretion which the Act gives them. I may have construed their arguments wrongly, but that was the impression left on my mind.

MR. BURGESS: It appears that the argument put up by Rawlinson, McGuigan and Murrell was that the attendance allowance be fixed at the rate of \$500 per annum, and that an additional allowance be provided for any pensioner, who, though not helpless, might require the frequent services of an attendant.

MR. NESBITT: That is what you do now.

MR. BURGESS: Yes, with the exception that we give \$450

MR. NESBITT: There are various degrees of helplessness.

MR. TWEEDIE: Mr. MacNeil might explain what they want.

MR. MACNEIL: The fact remains, that the blind man for instance, cannot obtain the services of an attendant for \$175. He must have a man in constant attendance.

MR. BURGESS: Remember that this blind man, who is totally disabled, is a 100 per cent disability case because he is unable to work. We consider that that man requires an attendant to take him out into the open air sufficiently to maintain normal health. We do not consider that that man requires an attendant to take him to work, because we are paying him a pension because he is totally disabled.

MR. TWEEDIE: When you ask for \$500, it is \$500 for everybody?

MR. MACNEIL: Yes, sir, to help them when they require the constant services of an attendant.

MR. TWEEDIE: As Mr. Burgess points out, there are a great many who have a 100 per cent disability, but there are different degrees of care required for them. Do you want the man requiring the minimum care to get the same as the man requiring the maximum?

MR. MACNEIL: We say where attendance is constantly required.

MR. TWEEDIE: Mr. Burgess says that they give it wherever it is required. Do you want it increased in the case of these men?

MR. MACNEIL: Well, for instance, take the blind man. Looking at it from a practical standpoint, a blind man cannot employ a constant attendant for \$175.

MR. NESBITT: But he tells us that the blind man is earning \$80 per month.

MR. MACNEIL: That is temporary, and very few are able to obtain any money.

MR. NESBITT: I know a good many.

MR. TWEEDIE: If the blind man has all his powers, would you say he should get \$500 the same as the man who is absolutely helpless in bed?

MR. MACNEIL: That is rather a hard question to answer.

THE CHAIRMAN: We will pass now to No. 15.

MR. TWEEDIE: I just want to get this clear. I understand that Mr. MacNeil is willing to add these words "and helpless".

MR. MACNEIL: Oh yes, that is understood. That was the meaning of the recommendation.

MR. NESBITT: There are various degrees of helplessness.

MR. MARGESON: We worked that scale out as best we could, but certainly it can be improved.

Examination of Mr. Margeson resumed.

*By Mr. Tweedie:*

Q. From your experience, what improvement would you suggest for the guidance of the Committee?—A. I think that in the case of the blind man we could increase that a little as one outstanding type of case. We can do that at any time; it is a matter of regulation which is liable to change by experience. As a matter of fact, we have made two or three changes.

Q. Are there any limitations imposed by the Act which you would suggest should be changed?—A. No. The Act does not allow us to exceed \$450, and as I understand it, Mr. MacNeil asks that it be put so that we can give \$500. That is a matter for the Committee.

THE CHAIRMAN: No. 15 reads: "That no deduction in pension be made because of the fact that the pensioner or dependent may reside in the United Kingdom".

MR. TWEEDIE: We discussed that in connection with Mrs. Cummins' case.

THE CHAIRMAN: There is no deduction made because a pensioner resides in England.

MR. MARGESON: The pensioner may be a widowed mother. We pay equal pensions in the Mother Country and in Canada for widows, for children, for orphans, and for disabled soldiers, but not for the dependent parents.

*By Mr. McCurdy:*

Q. Can you tell us what rate is paid by the Imperial Pensions authorities in England to soldiers' dependents under those circumstances?—A. They vary. They have two or three different scales, but in no case that I know of do they ever exceed what we pay.

*By Mr. Clark:*

Q. In what cases do you make deductions?—A. Only in the cases of widowed mothers or dependent fathers.

Q. Is it paid on what it costs to live in the United Kingdom?—A. Yes, our Act states that we have to provide sufficient for maintenance; that is the wording of the Act, and in Canada you lay down what is sufficient for maintenance, not to exceed \$48 a month. Outside of Canada, we have to settle it. We have made a study of the conditions. The Commissioners have gone to England and interviewed the pension authorities there. They have gone over the British Act, and they have interviewed their visitors and our own visitors; and they have come to the conclusion as to what is sufficient for maintenance in the mother country. It is stated that it is very much lower, particularly in some parts of the Old Country than it is in Canada.

MR. NESBITT: We had a great deal of evidence on that before the former Pensions Committee.

MR. MARGESON: Here is perhaps the best proof of it. Let us see what the Mother Country is paying. When a soldier comes out here to Canada to live, or his widow comes out here to live, the Imperial Government is willing to make up their pensions to our rates, because they say that living is higher here. But if that same person moves back to England, it goes down to the old rate again. You can readily see that if we are paying a widowed mother the full pension, \$48 a month, and an Imperial soldier's widow side by side is being paid \$10 a month, you are going to have considerable dissatisfaction in the Old Country. However, if our pensioners require \$48 a month, we can pay \$48.

*By Mr. MacNeil:*

Q. You said there was a difference in the standard of maintenance in England?

A. Except in exceptional cases, we have set a different standard. That was set by [Mr. J. W. Margeson.]



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my two fellow commissioners after the investigation in England last winter. That is subject to change. If the cost of living keeps going up, that will go up.

*By Mr. Tweedie:*

Q. You pay the disabled soldier, the disabled soldier's widow, his wife and children, and the orphan children the same rate of pension wherever they live?—A. That is right.

Q. All other pensions are decided upon the cost of maintenance?—A. That is right. We base that wherever they are living.

Q. And in determining the cost of maintenance in the Old Country, you are guided by the findings of the Imperial Pension Commissioners?—A. Very largely, and by our own investigations. We do not have very many complaints from the Old Country.

The CHAIRMAN: The next paragraph is No. 16—

"That in the case of a pensioner suffering from a disability incurred in a theatre of war no deduction be made because of disability shown to have existed prior to enlistment, and that section 25, paragraph 3 of the existing Pensions Act be accordingly amended."

Mr. MACNEIL: The balance of the recommendation I suggest should be placed on record.

*By Mr. MacNeil:*

Q. Is it the policy for the Board to pay pensions to the dependents of those who are court-martialed and shot?—A. They may be paid.

Q. Is it the policy to do so?—A. Not as a rule. Section 12 of the Act reads:

"A pension shall not be awarded when the death or disability of the member of the forces was due to improper conduct as herein defined; provided that the Commission may, when the applicant is in a dependent condition, award such pension as it deems fit in the circumstances."

That is to say you can pay a pension to the dependents of the man who was court-martialed and shot, but we need not necessarily pay them the amount set down in the Act. We could pay up to a certain amount. For instance we could pay a widow \$20 a month if necessary and she would have to work; that is if she were working she would have to continue, whereas in the case of an ordinary widow we do not take her earnings into consideration.

*By Mr. Tweedie:*

Q. But you have the power if you want to—A. Yes we have the power if we want to, but we have exercised it sparingly on account of the feeling that existed amongst our own soldiers against the fellow who in some cases was shot.

Q. The wife was not to blame for his being shot, nor the children?—A. Sometimes his conduct in the firing line has resulted in the death of a large number of his comrades. The wife is not responsible for it.

THE CHAIRMAN: The balance of the recommendation will be placed on record, at Mr. MacNeill's request.

Mr. MACNEIL: As the amendments proposed, which are in circulation, are causing considerable comment, I should like to suggest some further consideration on some points, particularly the proposition that the disability must be attributable only to service, and with reference to the commutation of pensions, and on the point that the finality be determined at the end of the year. May I have the opportunity of asking a question, as it might possibly avoid my filing a supplementary statement?

THE CHAIRMAN: Perhaps we had better let that stand until the afternoon.

*By Mr. Caldwell:*

Q. I would like to ask Mr. Margeson, if he proposed to close the office at St. John, N.B. and remove the files to the office at Halifax?—A. As I stated yesterday we are closing district offices as fast as we think it advisable. So far as St. John is concerned, we have not definitely come to any conclusion yet, and even if we close the office our intention is to have a doctor there and a sufficient clerical staff to attend to any local needs. The files of the office, if the Halifax office is still open, would be transferred to Halifax, and Halifax would be the next to be closed. We are closing them up as fast as we can do it.

Q. It is said there are about 200 cases from Moncton to St. John to be reviewed?—A. We hope not to have 200 to review. We are using county councils and other officials, instead of sending officials there. We can do it at less expense, and it is not going to be very expensive.

Q. Do you think you will get reliable reports that way?—A. I think we will for the most part. We may get a poor report once in a while, but I must say that our reports from municipal, provincial and Dominion officials, such as postmasters are, as a rule, very reliable.

*By Mr. Tweedie:*

Q. What would be the nature of their report?—A. We would send them a form with certain questions to answer, or we would send a form to the applicant himself to answer, and then have them O.K'd, or we might have two reports. We use these reports for the application for separation allowance all the time, and it has worked out admirably.

*By Mr. Caldwell:*

Q. Would it work out all right with reference to pension conditions?—A. Pension enquiries are only a matter of dollars and cents, because they would only deal with dependents and not with disability Pensioners' conditions.

Committee adjourned till four o'clock.

#### AFTERNOON SESSION THURSDAY, April 29, 1920.

The Committee resumed at four o'clock, Mr. Hume Cronyn, Chairman, presiding.

*Other Members present:*—Messieurs Arthurs, Bolton, Brien, Caldwell, Chisholm, Cooper, Green, MacNutt, McCurdy, Nesbitt, Power, Redman, Ross, and Savard,—14.

Colonel W. J. MARGESON and Mr. W. A. BURGESS recalled and examined.

Mr. W. A. BURGESS examined.

*By Mr. MacNeil:*

Q. There is one general question I would like to ask. To what extent does the responsibility rest on the Board of Pension Commissioners to determine the extent of disability due to service among insane cases?—A. All the insane cases are passed to us by the Pension Board to give an opinion as to what proportion, if any, of disability is the result of service. That estimation is made by our specialists in that kind of disease.

Q. Is it a fact that in the majority of cases judgment is given that the disability pre-existed enlistment?—A. I could not say about the majority of cases. Each case, of course, is gone over on its own merits. A great many cases of insanity were discovered very shortly after enlistment. A great many of them are the result of venereal diseases contracted during service.

Q. The complaint is made that considerable delay results from the procedure adopted in awarding pay and allowances to dependents?—A. I presume the cases are

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handled as expeditiously as possible. The D.S.C.R. send the cases over to us, and ask us to send them a return on the cases as soon as possible. Sometimes there may be a delay but it is unavoidable.

*By Mr. Brien:*

Q. In the case of a man getting over to France, would there be any delay from this source?—A. There would be no trouble in that case.

*By Mr. MacNeil:*

Q. I would like to ask a question with regard to the proposed amendments to the Pension Act. Your new definition of disability is, "Loss or lessening of power to will or do any normal or physical act," isn't it?—A. Hitherto, so far as the Act is concerned, disability means wounds, injury or disease. Now, a wound is not disability, an injury is not a disability, and neither is disease. These may produce disabilities. For instance, further on it says, in section 11, that the Commission shall award pensions to or in respect of members of the forces who have suffered disability or to put an interpretation on that, the Commission shall award pensions to those who have suffered wounds, injury or disease. Then it goes on to state that a pension shall be paid in accordance with the rates laid down—at any rate, on further it says in accordance with extent of the disability or, that would mean, in accordance with the extent of the wound, injury or disease. That is, the mere fact of a man having been wounded would entitle him to a pension, and the pensions would be paid in accordance with the size of the wound, and that is not the intention, of course.

Q. On certain occasions the statement has been made that to determine disability consideration is taken partly of a man's diminished capacity in the labour market. In other places it refers to the damage actually done to the human frame?—A. The State pays the pension because damage is done to the man. In estimating that damage we use the ordinary unskilled labour market as a measure. That is the measure we use. That is why we pay damages because a man has been damaged in the service of the State.

Q. Fear is expressed since the proposed amendment has been given circulation that you may in virtue of this clause take into consideration a man's earning capacity?—A. Oh no, no. It has no power whatever in that respect. It makes no change. It merely more clearly defines disability. As disability is defined here in the Act, it is not defined correctly. That is all. It is in order to have the Act positive.

Mr. MARGESON: Another section says that the earnings are never taken into consideration.

Mr. NESBITT: How does the new definition of disability read?

The CHAIRMAN: "Disability means the loss or lessening of the power to will or to do any normal physical act."

Mr. MARGESON: That does not affect the Act? To-day our Act is not sound.

Mr. GREEN: You are putting it into better English.

Mr. BURGESS: Yes.

Mr. MARGESON: We pay pensions for the loss of a man's ability, and that is estimated on a certain percentage.

The CHAIRMAN: A man may have had a wound, injury or disease and yet have had no disability resulting therefrom?

Mr. BURGESS: There are a great many of that nature.

Mr. NESBITT: You are making it plainer, that is all.

*By Mr. MacNeil:*

Q. In the proposed amendment to section 11 you state that the pension awarded to or in respect of members of the forces who have suffered disability or death, each appli-



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cation for a pension must be on account of disability or death attributable to military service. I have received numerous communications in this regard, protesting against the deletion of the clause, "due to aggravation of service"?—A. Prior to the late war pensions were paid for disabilities attributable to service. That was amended for soldiers disabled in the present war in order that pensions could be paid for disabilities whilst on service. It is now the intention I understand to return to the previous stand, that is that pensions should be paid for disabilities attributable to service.

Q. The point is raised that this constitutes a distinct breach of contract. The men enlisted on the understanding that if anything happened during the period of service the State would pension them?—A. This will not affect late members of the Canadian Expeditionary Force injured during the war.

*By the Chairman:*

Q. That was brought up before the Chairman of the Pension Board, and he made the same statement, or Dr. Burgess made it then. It is our understanding. We want it settled.—A. It is not the intention to interfere with soldiers of the Canadian Expeditionary Force.

Mr. MACNEIL: It is clearly understood then that there will be no revision of pensions on this account.

*By the Chairman:*

Q. It is clearly understood, but I think it would be well to see that the Act could not be construed in any other way. Previous to the great war pensions were paid only to men injured on service. The proposal of the Pension Board is that we go back to the ordinary method of awarding pensions which prevails in all other countries where awards are only made for disabilities attributable to service, not incurred during service.—A. If that is read with the clause defining, "A member of the forces", I think that will—

Mr. MARGESON: If there is any question about that I can assure you that when the final Act comes to be drawn up it will be carefully seen to that there is none in this war will have any rights taken away from him as far as aggravation is concerned.

*By Mr. MacNeil:*

Q. There will be no breach of contract?—A. Absolutely none.

Q. It is not so stated in the Act?—A. Perhaps the Act is not clear in this respect but there was no doubt about our intentions when we gave it to the solicitor to draw up.

Mr. ARTHURS: That should be made abundantly clear.

The CHAIRMAN: We agree to that and it must be noted.

Mr. MARGESON: We are anxious to make this change because the permanent forces are brought under this Act. In our permanent army we do not want the men to get a pension unless it is attributable to service. If a man is in the permanent forces and walks down street and gets hit by a street car, we do not think he should get a pension.

Mr. ARTHURS: What about a case of that kind if it happened in the war?

Mr. MARGESON: He would get a pension.

Q. An injury occurring while a man is on leave of absence is what I mean. If that does not include a man having a few days' furlough in England from the front, it should.—A. No, we do not take that into consideration.

Q. That is not the intention of the Act?—A. No, that is not the intention of the Act. A man has never been turned down for a pension for that.

Mr. ARTHURS: That should be definite.

The CHAIRMAN: Yes, that section must cover a member of the forces on leave of absence during the late war. But if a member of the forces should while on leave engage

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in an occupation unconnected with military service, no pension should be paid for disability or death occurring during such leave unless the same was attributable to service.

Mr. MARGESON: A great many men went farming. Some of them were kicked by horses.

Mr. NESBITT: The conscripts were all allowed to go farming.

Mr. MARGESON: That is right.

*By Mr. MacNeil:*

Q. Is it your intention to drop Clause 2 of Section 11?—A. Our proposed amendment was to drop Clause 2, yes.

Q. Do you not consider it right that a man who is undergoing medical treatment on the strength of the D.S.C.R. should receive a pension?—A. If in any way his disability is attributable to service, or was incurred or aggravated by service, he is pensionable; but supposing a man is on the strength of the D.S.C.R., he is no longer a soldier.

Q. Was he not transferred?—A. No, he was not transferred; he was discharged and taken into their hospitals.

Q. There is a certain moral obligation, is there not?—A. I know, but supposing he is hit by a street car, or falls over a bridge would you say he should be paid a pension?

Q. If that man remained on the strength of the C.E.F. while undergoing treatment he would.—A. Yes, but he would be a soldier then.

Q. In that case he would receive a pension?—A. Yes, he would up till now.

Q. Take the case of a tuberculous patient who is undergoing treatment, and who contracts some other disability and dies of that disability, but not of tuberculosis.

Mr. BURGESS: In such a case his vitality would be so lowered by the fact that he had tuberculosis that recovery from any other disease would be most unlikely, so that his death would be indirectly attributable to service. Practically no cases have been passed under Section 11 of the Pension Act which would not be directly or indirectly attributable to service.

Mr. MARGESON: I have known only one since I joined the Board where we had to pay it.

*By Mr. MacNeil:*

Q. Suppose that a man suffers from spinal injury and has difficulties in locomotion which prevent him from getting out of the way of an automobile?—A. If that man was undergoing treatment under the D.S.C.R., I would give him the benefit of the doubt.

Q. The Act is not very specific in that regard.—A. We leave those words in, "attributable to military service". That is, if his physical condition is such, due to military service, but if he is under treatment for something like that, we would give him the benefit of the doubt.

*By Mr. Arthurs:*

Q. Take for instance the case of a man suffering from deafness who did not hear a train approaching.—A. That is really a medical question. Perhaps Dr. Burgess can answer it.

Q. Suppose that the man was under treatment by the D.S.C.R., and was suffering from deafness, and he was injured by not hearing an approaching train, how would you deal with that?

Mr. BURGESS: That is a hypothetical case, I presume.

Mr. ARTHURS: Yes.

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Mr. BURGESS: If the man is totally deaf, he is pensioned because he is totally deaf, and he is expected to exercise reasonable care.

Mr. ARTHURS: But if he was under the care of the D.S.C.R.?

Mr. BURGESS: Under the Act as it stands, his dependents would get a pension.

Mr. MACNEIL: Under the new Act they would not.

Mr. MARGESON: He would only get it if he had passed directly into the D.S.C.R., but if he came in afterwards, that would not apply.

Mr. BURGESS: That would have to be treated on its own merits. We would have to take into consideration the circumstances surrounding the accident, the findings of the coroner's inquest, and so on.

Mr. MARGESON: We are trying to tie the Act down in every case to military service, because if you do not, the purpose of a pension falls to the ground.

Mr. MACNEIL: What is the general medical opinion with regard to lowered resistance as the result of service? How far are the medical advisers of the Pensions Board prepared to interpret this clause, "attributable to service," in regard to such?

Mr. BURGESS: That clause "attributable to service," will not be used in any case where the disability is the result of the present war. In future cases—we will presume that the man is in the permanent force, and he dies of influenza and pneumonia. It would depend upon the circumstances of the case. If there was a great epidemic of influenza and pneumonia, it would be a very difficult thing to say that his vitality was lowered by service. I do not think it would be. During the present war, the soldiers were subject to a great strain, often for a continued period of time. It is, I think, generally thought that for a period of time after discharge, possibly every man's vitality is lowered to a certain extent, but whether that length of time is a week, two weeks or two months, we cannot say.

Mr. MACNEIL: Is that borne out by the death-rate statistics?

Mr. BURGESS: The statistics of death rates after discharge are too imperfect to say.

*By Mr. MacNeil:*

Q. In regard to the proposed amendment to Section 17, I would like to know its meaning. The intention of that section was that the Pensions Board should provide a pension during the term of imprisonment.—A. There is a question about the interpretation of the present section that I am puzzled about, and I want to make it clear. The present section reads:—

"When a pensioner has been sentenced to imprisonment for a period of six months or more, the payment of his pension shall be suspended and his pension shall not be paid to him during his imprisonment; provided, however, that the Commission shall have discretion to pay the pension to any person who was being or was entitled to be supported by the pensioner at the time of his arrest."

Now, in the amendment, we state that any pension due to him during his period of imprisonment shall not be paid to him when he comes out; that is, if he goes to jail, he loses that pension, so far as he is concerned, for all the time he is in there. We did not pay him under Section 17 when he came out, but I was doubtful whether we would not have to, and it is to clear up that point that this amendment is proposed.

Q. Why should the Board of Pension Commissioners concern themselves about his imprisonment any more than about his earning capacity or his occupation?—A. I know that the purpose of the Committee—though it was not clear in the Act—was that the soldier was not to be paid if he was sent to jail for some time, or was sent to the penitentiary. He was not to get a pension while he was in the penitentiary or jail. That was to be mulcted when he was there, but we were to look after his depend-

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ents. But the Act says, "the payment of his pension shall be suspended . . . . during imprisonment," and you might draw from that that he should be paid when he came out.

Q. As a matter of fact, you have done that in certain cases?—A. Only in one.

Q. Do you take into consideration the nature of the crime? For instance, I know of a pensioner who was given an extremely severe sentence of five years for having a concealed weapon in his possession. Technically he was guilty, but he was quite innocent of any criminal intent.—A. We have to take the court's verdict. If the courts sentence a man to over six months' imprisonment, we have no option. If they are wrong, he has an appeal. That is the way to look at it.

Q. In regard to the proposed amendment to Section 22, as to the receipt of long service pensions, it is not specifically stated that the disability pensioner may receive an addition to the long service pension.—A. You mean in our amendment?

Q. Yes.—A. (Reads):

"When as a result of the death of a member of the forces any person is entitled to a pension under this Act"—

That would be a disability pension under this Act.

"And is also entitled to a pension, gratuity or allowance under any other Act passed by the Parliament of Canada"—

That would be a Militia Act pension in most cases.

"Such person, or, in the case of a child, the parent or guardian or tutor of such child, shall elect which pension, gratuity or allowance he desires to accept, but no such person shall receive two pensions, gratuities or allowances."

That is to say under the Militia Act the long service pensioner's wife and children are entitled to a small pension. If he gets a pension under this Act, as a disability pensioner, or for the death of a disability pensioner under this Act, then the Militia Act long service pension must stop. That pension is very much smaller. We do not pay the widow and children both pensions, but if the soldier himself is living, and he went overseas and was a long service pensioner, and was disabled in this war we want to be able to pay him both pensions, because he earned his own pension when he served, and when he became disabled in this war he should get a pension in addition.

Q. Why is the word "gratuity" in there? Supposing a gratuity was awarded under some other Act, say, to a member of the Civil Service, what would you do?—A. If an Act is passed by this Parliament stating that our pension is sufficient for both, and she gets a gratuity under another Act of Parliament, we say she cannot get both: one must be refunded.

The CHAIRMAN: You appear to have altered only the wording of the first line. The new wording is:

"When as a result of the death of a member of the forces any person is entitled to a pension under this Act, and is also entitled to a pension, gratuity and allowance under any other Act passed by the Parliament of Canada, such person, or, in the case of a child, the parent or guardian, or tutor of such child, shall elect which pension, gratuity or allowance he desires to accept, but no such person shall receive two pensions, gratuities or allowances."

Mr. MARGESON: We have altered it in this way: Under the old Act, it was provided that "if a person is entitled to a pension under this Act, and is also entitled to a pension, gratuity or allowance under any other Act," and so on, while in the amendment we say, "when as a result of the death of a member of the forces any person is entitled to a pension under this Act, and is also entitled to a pension, gratuity or allowance under any other Act." The old Act prevented the soldier from drawing both pensions.

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*By the Chairman:*

Q. So it is really an extension?—A. It is an extension of the benefits of the pensions to the living man. Our complaints have all been from the living man; they have never been from their dependents. If they get full pension under our Pension Act, there is no complaint on that ground.

Mr. MACNEIL: In regard to the proposed amendment to section 25, clause 3, the words "wilfully concealed," are used. Do the medical records not indicate the existence of any disability?

Mr. BURGESS: If the medical records indicate it, it would not be concealed, of course.

Mr. MACNEIL: It has been reported that there was no concealment, while the records indicated there was. The point I am trying to get at is, would it not be as good without the words, "wilfully concealed"?

Mr. BURGESS: There are a great many diseases which are very difficult from observation to say whether they are present or not. If the man does not state that they are present himself, the very nature of those diseases is such that unless a medical examiner was told of them he could not detect them. Take epilepsy, nobody can tell by looking at that man if he has that disease, or by examination, and yet if he tells the doctor he has epilepsy he certainly would not be passed as fit.

The CHAIRMAN: Here again there is apparently no alteration in the old Act, except the words "was a congenital defect." That does not appear in the old Act.

Mr. BURGESS: As a matter of fact, the medical advisers have been taking that into consideration; as a part of what comes before it is obvious. It is not always obvious with a man with a congenital defect. The idea of putting in the word "congenital" there is to define the word "obvious"; because a congenital defect is not always obvious. A man may have lost a toe off one foot, and that would not be obvious unless he took his boot off. A man may walk into an examination room with a glass eye, and one would have to look at him closely to tell that he has a glass eye, still it is in many cases a congenital defect, and a great many men were accepted with one eye, on the ground that if they lost their other eye they would accept 70 per cent pension.

*By Mr. MacNeil:*

Q. Would it not be possible to phrase the clause in such a way as to protect the man who was accepted as fit, even though he stated exactly all his illness and disabilities?—A. (Mr. Margeson). It is my idea that if a man actually got to France, whether he concealed anything or not, he should get a pension—if he got to the theatre of war. Of course that is a matter for the Commission.

Mr. MACNEIL: The objection is to the interpretation placed on the word "concealment".

Mr. BURGESS: As I have said before the word "Wilful concealment" has been used in exceptionally rare cases—I do not think it has been used in ten cases.

The CHAIRMAN: Would you go so far as to say, Mr. MacNeil, that a man with a glass eye who comes back otherwise uninjured should be able to put in a claim?

Mr. MACNEIL: No, I would like to suggest raising this clause to cover other cases where the man was accepted, after stating fully his disability.

Mr. BURGESS: For instance, here is the case of a man who was in a sanatorium and had considerable treatment there. Six months afterwards he joins the army. Now had he told that examining board the facts it was only reasonable to assume they would not have taken him, because they could easily find out if he was in a sanatorium. That is wilful concealment. That man a month after he is on service will break down.

Mr. BRIEN: Would they consider the disease as arrested?

Mr. BURGESS: As arrested on enlistment.

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Mr. BRIEN: Would he not be eligible for enlistment if the disease was arrested?

Mr. BURGESS: Not according to regulations.

Mr. BRIEN: Do the regulations specify how long he must be out of the sanatorium?

Mr. BURGESS: They specify that any man who had at any time suffered tuberculosis, pleurisy or bronchitis was not acceptable.

Mr. BRIEN: That must be recent.

Mr. BURGESS: I cannot say that it was in force in 1914, but I know it came in in 1916.

The CHAIRMAN: Had you many cases of that kind?

Mr. BURGESS: No, I cannot think off-hand of any cases. Colonel Margeson suggested ten, I do not think there are ten.

WITNESS: (Mr. Margeson) I have a recollection of very few, it might be ten.

Mr. BURGESS: Any cases which there are would be very outstanding cases, cases which would be clear-cut and there would be no doubt whatever.

Mr. MACNEIL: Take such diseases as Menier's disease, what would be your policy in regard to that?

Mr. BURGESS: As to Menier's disease, I do not think you could say that could be wilfully concealed, nor would it be obvious. I cannot remember having seen a case of Menier's disease. I remember one case that was diagnosed as such, but afterwards diagnosed differently.

Mr. MACNEIL: I remember an instance where a man had served overseas and returned, and it was claimed he was not entitled to pension because, under ordinary circumstances, the disease would have reached that degree and it must have existed at enlistment. With such a disease as that, can a man secure a pension for the aggravation of the disease?

Mr. BURGESS: It is very difficult to answer regarding that case, without knowing particulars. If a chap is found a few weeks after enlistment suffering from Menier's disease in an advanced stage, it is quite clear that did not occur during service, and unless there was some undue strain or exposure shown, it would be very doubtful whether there was aggravation by service.

Mr. MACNEIL: I was speaking with regard to cases of steady progression—all diseases in that category.

Mr. BURGESS: Such as Menier's disease?

Mr. MACNEIL: Yes.

Mr. BURGESS: Menier's disease would not come under such a category.

WITNESS (Mr. Margeson): If he got to France there would be no question about it, he would get the full pension.

Mr. MACNEIL: Even though the medical authorities stated his disease must have existed prior to enlistment.

Mr. BURGESS: The only cases who get to France and do not get the pension for the full disability are very obvious cases—the loss of an eye or the loss of a finger or foot, something of that nature, something that a layman on looking at the man would say "why that man has lost his finger. He is not fit." That is the only interpretation we put on the word "obvious".

Mr. NESBITT: You would not expect to pay him for losing a finger which he lost before enlistment?

Mr. BURGESS: No.

WITNESS: We had some who tried to get it.

Mr. COOPER: Subsequent to what date did this come into effect? I want to mention my own case. I joined in 1914, and they did not reject me, although I have

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only one eye and did not say anything at the time about not being eligible for pension. Would it effect men in like position to me?

Mr. BURGESS: We would not pension you for the eye.

Mr. COOPER: No, but if I received some injury and hurt the other eye?

Mr. BURGESS: We would pension you 70 per cent.

Mr. COOPER: Would you say anything about the wilful concealment there?

Mr. BURGESS: No. Section 25-3, came into force under P.C. 3070 passed some-time in December, 1919, and came into force 1st of January, 1919.

Mr. COOPER: Based on this Order in Council?

Mr. BURGESS: Yes.

WITNESS: But the Act is retroactive, so that if you did get a pension for the eye, we would take it away from you under the new Act.

*By Mr. Brien:*

Q. Do I understand that in case the good eye was injured he only gets 70 per cent, where the injury causes total blindness?—A. (Mr. Margeson) Yes.

Q. Why?—A. The loss of one eye is 30 per cent and the loss of two eyes is 100 per cent. If he had lost one eye before he went into the service, he is 30 per cent disabled before he starts, and we will give him the difference between 30 per cent and 100 per cent, which is 70 per cent.

Mr. BURGESS: He also gets special help?

WITNESS: And special help beside.

*By Mr. Brien:*

Q. Is he not just as much entitled as the other man?—A. Under the Act it is obvious we cannot pay for that loss. We are tied down by the Act.

*By Mr. Cooper:*

Q. Have you any case of that kind?—A. We have one case.

Mr. COOPER: I think that as there is a case of this kind, something more should be done with this class, because it seems to me unfair that anybody that served overseas with a certain defect should be penalized when he becomes wholly disabled, if it has not been explained to them beforehand that they are liable not to receive full pension on account of former disability. In my own case I would say I was not worrying at all about the disability, but there was certainly nothing said about it.

Mr. BURGESS: Of course early in the game a man with one eye was not supposed to be taken.

Mr. MACNEIL: With regard to section 26, sub-clause 1, what exactly is the purport of placing all pensions on a permanent basis at the end of three years?—Would that not be unfair to a large number of men?—A. There is an explanatory note "disability may develop as a result of age." The disability does increase.

Mr. BURGESS: In the great majority of cases at the end of three years the disability will be permanent. Take a man with a stiff knee, and for three years that knee has not changed to any degree; it may be fairly assumed that condition will be permanent, and there is no use calling him up every year and re-examining him and putting him to expense as well as discomfort. In the case of a man with heart trouble, it would be difficult to say whether that would ever be permanent or not. It may disappear altogether or may become very much worse. The case such as Dr. McGibbon mentioned the other day of osteomyelitis or disease of the bone of the leg, would be under treatment in the D.S.C.R. and as long as he has the disease, whether it is 3 years or 30 years, his case would never be considered permanent. After a certain length of time, when the disability remains the same, and there has been no change in

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it for three years, and then it may fairly be assumed that will be a permanent disability.

*By Mr. Nesbitt:*

Q. But you reserve the right to re-examine in case it is brought to your attention?—  
A. (Margeson.) Yes, we want as soon as possible to get down to some permanent basis as fair as possible to the pensioner, by which our local staff can be reduced and our running expenses reduced, and we hope in three years we will pretty well reach that stage with fairness to the pensioners, but in some cases where a man has some disease it would not be fair to make it permanent. But we are making them permanent every day. I think I am safe in saying we are making 500 pensioners permanent right now every day.

Mr. MACNEIL: But pensioners as they grow older will suffer more severely as a result of disabilities secured in service, and if the disability originated in the service, it is the duty of the State to care for that man.

Mr. BURGESS: A great many soldiers are pensioned; take a case of myalgia, a man forty-five or fifty years of age every day of his life will get worse. That is not because of service but because of age. Many men up in years have those defects. The only fair way to assess that man's disability is to compare him with men of his own age.

The CHAIRMAN: I think that is a very important clause and raises a large question as to what the country is going to do with the pensioner as he grows older and becomes more and more helpless.

Mr. MACNEIL: I would like to say here that I have received communications from almost all our provincial commands and they make a vigorous protest against any such recommendation.

Mr. NESBITT: I have made a special mark on that provision. That will have to be considered.

Mr. MACNEIL: This case is in reference to a subsequent disability referred to in section 28, clause B. I would like to ask if it is not possible to have the pension start from the day the disability becomes apparent.

Mr. BURGESS: Dr. Edwards brought up this matter some days ago, and I might say that the practice has not been in accordance with the letter of this Act. Many a man is discharged as fit and a few months afterwards we find upon his re-examination that there is something wrong with him, and we have that case investigated. We find in a number of cases that it was present at the time of discharge but was overlooked in the pressure of work at the time.

Mr. MARGESON: There is no change in the old Act. 28 B is the old Act. We have the words "appearance of whose disability."

Mr. BURGESS: A man is examined to-day and is found to have a 50 per cent disability. We examine him six months from now and find he has a 75 per cent disability. Some time between the six months his disability has changed. We go back and find out when the change took place. If the man is working, we find out when the man had to quit his work so that the increased pension can be dated back to the time when we think the disability increased.

Mr. MACNEIL: Section 23, clause 1, refers to a man being married subsequent to the appearance of disability. How would that apply to the man who was invalided to England for treatment, and after being in the hospital was made C3 and placed on duty, and married; and before discharge his disability developed and he died.

Mr. BURGESS: What is the disability?

Mr. MACNEILL: It develops subsequent to his being married.

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Mr. BURGESS: What particular disability are you thinking about. For instance, if you are thinking of tuberculosis the man who was invalided from France to England with tuberculosis and gets married surely does so against medical advice. There is not a reason for a man suffering with tuberculosis to contract dependency.

Mr. MACNEIL: The men returned to England and were treated and then placed on duty.

Mr. BURGESS: If it is a heart case, it would depend very much on the nature of the heart disease. Most cases of heart disease are progressive. If at the time this man contracted marriage he was suffering from a minor disability, and one which medical officers said was unlikely to result fatally, it is different. With marked heart lesion it is unwise for that man to get married.

Mr. MACNEIL: Suppose he had a case of tuberculosis which lodged itself in the vital organ?

Mr. BURGESS: It does not do that.

Mr. MACNEIL: If I had a specific case?

Mr. BURGESS: I think you heard the case I illustrated the other day. This was a man who had lost his leg and he came back and married. There is no reason why that man should not have got married. The probability is that he will live out his natural life, but within a few months or a year he gets a sarcoma on the end of the bone. Then, that is the appearance of a new disability directly due to war service and occurring subsequent to his marriage; and the widow would be pensioned. There is the case of the man who is discharged from the army as fit, he feels fit and he believes he is fit, and three months afterwards it is found that he has tuberculosis; and if the appearance of that disability is subsequent to his marriage, under the Act the pension is given.

The CHAIRMAN: Apparently the amendment simply adds the words "Unless married to him" either previous to or during service, making it clear that if the marriage is either previous to or during service the widow is pensionable. Then it goes on to say, "Before the appearance of the injury or disease which resulted in his death". So if anything, it is an interpretation.

Mr. MARGESON: This section is not very well worded.

Mr. BURGESS: As I understand it, the original intention was to prevent fraud. I know when a medical board are dealing with such cases they have that first in their minds. When this man contracted marriage had he any reason to know that he was likely to die? For instance, we find lots of cases of men who die from heart disease which, apparently, was present when they were married. It must have been. But the man had no reason to know; neither had the doctor who examined him. But we considered such cases eligible for pension.

Mr. MACNEIL: Might I ask if it is practicable to place some time limit in which such marriages could be contracted with safety—say a defined disability?

Mr. BURGESS: You have to have a time limit regarding disease. For instance sarcoma of the leg. If that occurs fifteen years afterwards, it would be difficult to say whether it was due to war, because the life of sarcoma is short from its inception. That is something that is causing much concern now. For instance, in tuberculosis, at the present time, we consider if a man contracted tuberculosis within a year of the time of his discharge, after a reasonable length of service, and there was no direct cause for the tuberculosis, such as pleurisy and so on, we consider that that is due to service. It will be necessary in the future to arrive at some stage for every disease because eventually every pensioner will die. If a man dies five years from tuberculosis, it will be difficult to prove it was the result of service. In such cases we have to investigate his history, find out what occupation he followed, what doctors he consulted, or obtain certificates from the doctors and get all the material con-

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cerning him from discharge to death. if we find that after discharge there is a continual history of debility, a slight cough that makes a continual strain, we have those facts; but if we find the man was healthy and his people were healthy, the disease arose subsequent to his discharge.

Mr. TWEEDIE: Subsection 2 is in direct contradiction to section 1. For instance, if a man receiving a pension in classes one to five, married subsequent to service or after his discharge, his wife is pensioned?

Mr. BURGESS: Not unless he was married before the appearance of the disability.

The CHAIRMAN: It says: "Subject to paragraph one."

Mr. TWEEDIE: Yes, but that does not cover the case at all. Here is a man suffering from a disability, and if he dies from any cause during the succeeding five years, his wife is pensioned?

Mr. BURGESS: Yes. For instance, there is a case of a man with a hundred per cent pension because he has lost both his legs, and he dies of pneumonia. Under the Act, as I interpret it, the widow is eligible for pension.

Mr. TWEEDIE: I have the case of a tuberculosis pension who died and his wife was refused a pension.

Mr. BURGESS: A man contracts tuberculosis and then gets married and dies. The cause of his death is very indefinite. It may be some heart trouble. I think the mass of opinion would say it was tuberculosis endocarditis. If it was tuberculosis endocarditis the widow would not be pensionable.

Mr. TWEEDIE: We will suppose a man was discharged from a sanatorium and dies within seven or eight months during the "flu" epidemic, would it not be reasonable to suppose that he died just as any healthy man would die of pneumonia?

Mr. BURGESS: I do not think so. The chest experts—tuberculosis experts—tell us that a tuberculosis case cannot be cured in five years, so that if a man marries, he does so against medical advice. These cases are very likely to recur. A man who has had tuberculosis is very likely to get relapses.

Mr. TWEEDIE: In this case the man died during the epidemic of "flu". Is there any medical reason, or have you any medical figures to show that there are more deaths to patients from cold influence than from the epidemic?

Mr. BURGESS: There is an argument put up that there are less. A man who has bronchitis or respiratory disease has developed a certain immunity to these things and is less likely to get them.

Mr. MACNEIL: Would it not be possible to give a commutation if a disability became subsequently greater? Has he no recourse at all, under the proposed amendment, to get an adjustment? Must that election be final?

Mr. MARGESON: I would think if the disability became in excess of the percentage for which he was commuted, at a later date, he should have a right to be considered, but any commutation he received should be deducted.

Q. Take the example given in your memorandum—a man of nineteen per cent disability. Would that payment be fixed at \$450?—A. That example means nothing. It was only put in for the purpose of illustration.

Q. Do you, in all cases, take into consideration the degree of disability?—A. Absolutely. Understand there is a disability that will be temporary, and that is not the same disability as one which is permanent.

*By Mr. Power:*

Q. I have a number of complaints here. I am just looking into these for Mr. Caldwell. Here is the case of a man called Tompkins. There have been, in the past, a number of complaints regarding the administration of the Board, generally speaking?—A. I haven't heard of any.

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Q. I have. Here is an example. A man was first of all granted a gratuity of one hundred dollars when he returned in 1916. It was in lieu of pension. After that he was given a pension of five per cent. That kept on and there was an adjustment made and, apparently, as I read from this file, something must have gone wrong either with your branch office in St. John or with your head office here. I think it was in the branch office in St. John. I will tell you why. On March 28th, 1918, he was advised that the pension of \$4.40 per month from October 22nd, 1917, to October 21st, 1918 had been granted and he received a cheque for \$27.82. That kept on going. On June 13, 1918, there is a letter. (reads)

"I would inform you that it is deeply regretted that through a clerical error your account has been underpaid, but I am to-day having same adjusted to date, and cheque will be forwarded you in the course of a few days."

They apparently paid him for one month \$2.50 by mistake, and after considerable correspondence, on June 13th, 1918, the Board of Pensions wrote that they were adjusting and would give him \$4.40. There is also another letter stating that \$4.40 is the proper allowance.—A. Was that case before the sub-committee? It wasn't before us last night.

Q. There is a letter of October 24th. which states: (reads)

"Enclosed herewith, please find cheque for the amount of \$13.20, which will adjust your account up to and including the 31st October 1918."

There is another case.

Mr. CALDWELL: I investigated it and fought to get this \$4.40.

Mr. POWER: Every three or four months they enclosed him a letter with the adjustment. Why should not he get it all together?

Mr. BURGESS: Has he been moving about—in and out of hospital?

Mr. CALDWELL: Not at that time—in 1918. In 1919 he went to a sanatorium.

Mr. POWER: The man did not understand that there were rules and regulations because he thought the cheque was for the gratuity. One month they sent him \$2.20 instead of \$4.40, and they adjusted it.

Mr. MARGESON: Has he a family?

Mr. POWER: Yes.

Mr. MARGESON: It may be that that was an adjustment for his children.

Mr. CALDWELL: They had adjusted it in June, and in August they adjusted it over again.

Mr. MARGESON: That might happen in one case out of eighty thousand.

*By Mr. Power:*

Q. Why?—A. I could not tell you why. I would like to take that case up before the sub-committee. I think it is the only fair way to take it up.

Q. There must be something wrong with the administration in the St. John branch if on two other occasions they make adjustment?—A. There might be some carelessness. We have poor clerks and goods clerks.

Q. Now, I want to refer to the closing of the pension office. I understand you are closing the district offices for the purpose of economy?—A. Partially.

Q. And where it is possible to carry on the work properly and at the same time economically you have been closing offices; am I right?—A. Yes—slowly.

Q. What offices have you closed?—A. We have closed offices in Charlottetown, Sydney, Quebec at the end of the month, Kingston, Ottawa, North Bay, Port Arthur and Victoria. We will close Windsor very soon.

Q. I heard the statement the other day that you would not close Regina because men had to go such great distances to get to Regina for examination?—A. That is not altogether the point. The conditions in Saskatchewan and Alberta are somewhat different from conditions in other sections of Canada.

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Q. What are the conditions?—A. We have a Saskatoon office and a Regina office. In Saskatoon and vicinity we have about an equal number of pensioners as we have in Regina and the immediate vicinity. The province is pretty well divided. We are going to close one or both of these offices eventually, but not in the immediate future; not within the next few months.

Q. What particular reason did you have for keeping it open. There was, I understand, a suggestion of your Board that it should be closed, recently?—A. No, the commissioners had never decided, and, apart from discussions the commissioners had with one another on offices, there was nothing definite decided upon with reference to these four offices, although the newspapers had it that they had, but the newspaper reports were incorrect.

Q. I am not sure, but wasn't there a letter from your Board read in the House that Regina would be closed?—A. It may have been, but if Regina was in it the matter was not discussed by the Commission.

Q. You said that one of the reasons why you were not closing Regina was because the pensioners had to come a great distance?—A. Yes, that is one reason.

Q. Does not that apply to other offices?—A. We only have in Prince Edward Island four hundred pensioners.

Q. That is not the point. The point you made was on account of the great distance. You might have only four hundred pensioners, but there is the distance they would have to go?—A. You would not compare the distance in Saskatoon with Prince Edward Island which is only less than two hundred miles long?

Q. Yes, I am talking of the question of travel. I assume that by distance you mean the distance in time required to go from one place to another. The convenience in travelling from Charlottetown to Halifax would be almost as bad as from one portion of Saskatchewan to another?—A. The Charlottetown district office had been open only for a short time. We had this office there mainly for convenience in demobilization—both in Sydney and Charlottetown—and we found we could not keep these open from the standpoint of expense.

Q. Then come to Quebec. What distance have pensioners to come to Quebec?

A. Yes, there are considerable distances in Quebec. Quebec is a big province.

Q. The Quebec district includes from Three Rivers to the Atlantic?—A. Yes.

Q. So that the distances are very great?—A. Yes, but bear in mind the number of pensioners in that district is much smaller than in the Regina or Saskatoon districts.

Q. What is the number in Regina?—A. I am not sure.

Q. Am I to understand that Regina is 2,684; Kingston would be 2,790?—A. Yes, but they are much closer together. We have the Toronto district.

Q. Men would have to go from Kingston to Toronto?—A. They would not go to Toronto. They are picked up by travelling medical boards, and we kept a doctor on all the time in Kingston.

Q. In Quebec you have 884?—A. Altogether?

Q. Yes?—A. You see there are only 884, and we hope to reach them by travelling medical boards, and, if necessary, we will keep a doctor in Quebec to attend to any urgent cases; but we do not consider the expense would justify us in keeping a whole office and a staff.

Q. What did you take into consideration?—A. There are only 646 disability cases in the whole of the Quebec district. They are the ones who have to be visited by our Medical Boards. I imagine half of these are in the city. Perhaps four hundred of these are in the city.

Q. The dependents have to be visited also?—A. We are cutting that out pretty well. We hope to practically eliminate our district staff within a short time.

Q. I understand that you are to administer the Quebec pension office from Montreal?—A. Their files were transferred to Montreal—the local files. We have duplicate files in the head office. We have a file in this office for every soldier.

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Q. Why could not you administer Toronto from here? Have you duplicate files for Toronto here?—A. Yes.

Q. Why not administer Toronto from here and have travelling medical boards?—A. Toronto district has more pensioners in it.

Q. Leaving aside the question of number?—A. You must take into consideration this fact. In Toronto we have about two hundred visits a day to the district office. It is really a sub office in itself.

Q. My view—I may be wrong—is that if one visitor to the office meets with satisfaction—that he would not obtain by communicating through Ottawa—he is just as important as the two hundred visitors. I think it is just as important that you should satisfy the people in Charlottetown as that you should satisfy the people of Toronto. If you can handle the people of Charlottetown by correspondence, you can handle the people of Toronto by correspondence?—A. Yes, but we can handle the few people in Charlottetown and handle them well—much better than we can satisfy Toronto with forty thousand.

Q. I cannot see it?—A. Until we finally get matters adjusted, we want to localize as far as possible, and when we get them so we are sure we can handle them from the head office, we will close all the local offices. But, in the meantime, we do not want to flood ourselves.

Q. Are you more sure you can handle every individual case from Victoria better than those from Toronto?—A. Victoria is handled from Vancouver the same as the military district. Military matters in Victoria are handled from Vancouver.

Q. We will say Charlottetown?—A. The military affairs of Charlottetown are handled in Halifax military district. We only opened the office when the demobilization was on until we could straighten away. I do not think there will be any trouble in Prince Edward Island or in Quebec. If there is we will open offices.

Q. Have you taken into consideration—I know you have, because I have talked the matter over personally. Do you not think you should have taken more into consideration the conditions in the Quebec pension district, in that the pensioners are harder to handle on account of differences of race and language, and because of the distances?—A. Well, I may say this for the people of your native province, that I find them very easy to handle.

Q. A lot of people do that?—A. I mean to say easy in the way that we do not have many complaints from them.

Q. Possibly the answer to that is that a large number of them do not write English to you?—A. They write French to us, but it does not make any difference what they write; they get an answer back in the same language.

*By Mr. Nesbitt:*

Q. So you have some one in your Department who can write and read in both languages?—A. I can read French as easily as I can read English.

*By Mr. Power:*

Q. It is not a question of reading.—A. We have two French-Canadian doctors examining them who speak their own language.

Q. I think you will find it almost impossible to handle Quebec cases from Montreal, and I think more special consideration should be given to that Province. The travelling boards will have a difficult time in reaching all the pensioners. They are spread all over, and it is very easy for them to come to Quebec.—A. We found that the cost in the district office of Quebec was more than in any other part of Canada. We had to take that question partly into consideration. I realized the different conditions that prevailed in that part of Quebec, and we thought that travelling boards going around, and speaking the language of the people, and by doing away practically with our investigators and using their own people in their own districts—I felt that no difficulty would arise. We have not had any complaints from them so far. If we

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find that it cannot be done, we will open a small sub-office to handle them. I am hoping it can be done; I am hoping that we can eliminate a lot of those offices. From the administrative standpoint, I feel as though we should pull down the administrative expenses in this country as fast as possible. Of course, we do not want to do so at the expense of the pensioners.

Mr. NESBITT: It must not be done at the expense of the pensioners, but you want to keep your administrative expenses down as far as possible consistently with keeping an efficient staff and seeing that the administration does not suffer. I am quite sure that the people of this country will agree with you, that the money should be spent on the men rather than on the administration.

Mr. MARGESON: That is our aim, and I take very strong ground on that personally.

*By Mr. Power:*

Q. Take the Charlottetown office, what was its cost?—A. I cannot tell you what the Charlottetown office cost. We had a manager, stenographer and a local doctor; I suppose that that office would cost \$10,000 or \$12,000 a year.

Q. I understand that when any returned soldiers are dropped your Department is going to assure them of positions elsewhere.—A. We transfer them. Many of them do not want to be transferred, as they can get better positions in the district.

Q. You are not making any saving on their salary then?—A. No, but we are letting somebody else out here. Many of our fellows are getting very much better positions than we can offer. We are losing valuable men every day, and the problem before us is, how are we going to get the right class of men? We had a good class of men. It is a great problem, and I can tell you it is beginning to worry me.

The Committee adjourned until Friday, April 30th, at 11 a.m.

COMMITTEE ROOM No. 436,

HOUSE OF COMMONS,

Monday, May 3, 1920.

The Special Committee on Pensions and Civil Re-establishment of Soldiers met at 11 a.m., the Chairman, Mr. Cronyn, presiding.

*Other Members present:* Messieurs Brien, Caldwell, Chisholm, Clark, Cooper, Copp, Green, MacNutt, McCurdy, McGregor, McLean, Morphy, Peck, Power, Redman, Savard, Turgeon and White, 19.

The CHAIRMAN: It is proposed to delay the discussion of pensions this morning to enable us to hear Mr. Bonnor, the executive secretary of the Canadian Patriotic Fund, Vancouver. Mr. Bonnor was here attending a conference of the Patriotic Fund officials, and has stayed over at the request of a member of the Committee. He has not only had long experience of the work of the Patriotic Fund, but also of the Federal Emergency Appropriation, and it was thought well that we should take advantage of his presence to learn something about the situation in British Columbia and his personal views thereon.

Mr. C. H. BONNOR, called, sworn and examined.

WITNESS: Mr. Chairman and gentlemen, I have drawn up a short memorandum, which, with your permission, I would like to read, and then if you wish any explanation or enlargement you may interrupt me at any time you desire. It is with some diffidence and only at the request of some of the members of your Committee that I appear before you to express as well as I am able my personal views and ideas regarding

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the re-establishment of the ex-soldier, with whom as executive secretary of the Vancouver Branch of the Canadian Patriotic Fund, the third largest branch of this organization, I have been somewhat closely in contact. The Patriotic Fund of Vancouver was organized on 7th August, 1914, and we paid out the first money to soldiers' dependents on 11th August, 1914. It was the first patriotic fund organized in the Dominion of Canada for the late war. I was the organizing secretary from the commencement, being secretary to the mayor of Vancouver at that time. As you are aware, our fund was associated with the D.S.C.R. in the distribution of the Federal Emergency Appropriation, which commenced operations in Vancouver on December 30, 1919, and ceased throughout the Dominion on the 24th April, 1920. Therefore the following figures pertaining to our branch may be of interest to your Committee: Total number of applications, 6,138; enlisted from Greater Vancouver, 2,438, or 39.70 per cent; enlisted from outside points in B.C., 1,175, or 19.15 per cent; enlisted from other points outside of B.C., 2,525, or 41.15 per cent. Applications received were classified as follows: Volunteers, 84.60 per cent; conscripts, 15.40 per cent. It will be observed that only 40 per cent of ex-soldiers assisted were pre-war residents of Vancouver, whilst of the remainder 19 per cent were formerly residents of other parts of the province, the balance 41 per cent having either received their discharge in the province or migrated there since returning to civil life. The total amount of Federal Emergency Appropriation relief disbursed by Vancouver was roughly \$491,000, of which approximately \$201,310 was paid to men enlisted from outside the province, \$93,290 to men enlisted from B.C. points without Vancouver, the balance \$196,400 to bona fide pre-war residents. The total number of single men registered was 55 per cent. The total number of single men drawing pensions was 9 per cent, and the total number of married men drawing pensions was 10 per cent.

*By Mr. Power:*

Q. If I understand these figures rightly, the total number drawing pensions for disability was 19 per cent?—A. Correct.

Q. So that the remainder were able-bodied men?—A. That is correct. According to the survey of ex-soldiers out of employment, conducted by the D.S.C.R., the following official figures have been placed at my disposal by the department:—

	Vancouver.	British Columbia.
Unplaced registered January 1, 1920.....	534	819
Unplaced registered April 24, 1920.....	1,053	1,232

*By the Chairman:*

Q. That means——?—A. We had increased according to the official figures. The above figures will no doubt be somewhat of a surprise to your Committee, but they are accounted for by the fact that owing to the shortage of steel our shipyards, the largest employers of labour, have been compelled to practically cease operations, and in addition the logging camps, another large factor of the labour market, have for one reason and another reduced their number of operators. Another exceedingly large factor is the disability man, with whom I will deal later. Summing up the work of the F.E.A.D., it might be well to add that of the applications received, approximately 20 per cent were culled as non-eligible for various reasons; therefore, of the 6,138 applications received approximately 4,900 received assistance, and these were gradually removed from our books as securing employment, as may be indicated by the figures available from the D.S.C.R. In the week ending April 10 the number of renewal cards stamped by that department for the entire province was: "A," or unemployment, 1,334; "B," or partially employed, 54; total, 1,388, approximately 70 per cent of this total being Vancouver renewals.

Q. Do I gather from that that the unemployment on April 10 was greater than that on April 24?—A. No, sir. These renewals were on our books for the whole of

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the province. These figures are somewhat contradictory. I cannot explain that myself.

Q. They come from different sources?—A. They come from different sources.

*By Mr. Power:*

Q. Have you had many cases of complaints which were not justified? I see you give them as 20 per cent.—A. Yes.

Q. What class of men was that?—A. The man who had been in permanent employment would often apply for F.E.A. assistance the day that he had been discharged from his employment. That was the class that raised the most disturbance. We had, for instance, men who had worked in the Post Office Department from the year 1915 and who were let out in February, 1920. These men demanded to come on the F.E.A. the day that they were discharged from the Post Office. The Committee took the view and said to these men: "You are practically re-established; the Government found you work almost immediately upon your return to Canada; you cannot consider yourself as destitute; however, if you do not find employment within a month from the date of your discharge, your application will be considered again." There were a lot of such cases.

Q. Were these men discharged through their own fault?—A. No; they were kept on temporary employ and the G.W.V.A. in Vancouver interceded in their behalf last fall. They were overstaffed then, but the G.W.V.A. interceded on their behalf, and they were kept on till February.

Q. In a case where a man drew money when he was not entitled to it, what could be done?—A. Some of these men were drawing as high as \$135 a month, and it was considered a man should be able to subsist for a month after being in steady employment for three or four years.

Q. Was that a regulation?—A. That was the Vancouver interpretation of the Act.

Q. Did you find a certain number of cases not deserving of it?—A. We did.

Q. What did you do?—A. Unfortunately we had to institute five prosecutions in Vancouver and the men made restitution in court and were let out on suspended sentence. One particularly glaring case was a man working as a cook. He had a wife and two children; he got at the rate of \$97 a month from us. He applied on December 30. There was considerable agitation in Vancouver, and they were saying, "Here they are getting their money and we cannot get ours before Christmas." We had numerous applications and we had no time to make a thorough investigation. But on our investigation we found this man was earning \$52.50 a week in a restaurant and getting his board, and we had a warrant issued and had him before the court and he made restitution, and we had similar cases to that. We had eighteen men make voluntary restitution without our knowing anything about it. They came in and refunded. That was the moral effect of the prosecution.

Q. Did you have any cases of men leaving their employment in order to obtain the benefits of this fund?—A. Well it was tried on us, but when the F.E.A. work started up we went to all the employers of labour, with whom we had been in communication during the whole period of the war, and we asked them to give us every week a list of all their men discharged, whether they asked for their discharge or not, and I do not know of one case that put it over on us that way, because we had the list. It was simply our own fault if they did, for lack of checking, but we were very fortunate.

Q. Did you have any difficulty in placing the men who were really out of work?—A. That did not rest with our department; it was with the S.C.R.

Q. You promptly turned them over?—A. They had to register with the S.C.R. before they applied to us.

*By the Chairman:*

Q. And the S.C.R. had to give you a certificate?—A. Yes.

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*By Mr. Power:*

Q. With reference to pensioners you said later on you would deal with disability cases?—A. I will come to that. That finishes my remarks on the F.E.A. unless some one wishes to ask something further.

*By Mr. Cooper:*

Q. Amongst this number, how many were Imperial Service men?—A. I should judge roughly eight to ten per cent—not more than that.

Q. You would not know which of them were Canadians enlisted in the Imperial service or straight Imperial men?—A. We asked that. I could have given you that, if I had known you wanted it. We took that as part of our re-investigation work. We have a record of it.

*By Mr. Power:*

Q. How do you account for the large number of strangers, men who enlisted from other provinces?—A. I will explain that later.

Mr. PECK: People like to go to God's country.

*By the Chairman:*

Q. Would you care to make a general statement as to the value of the relief given to the F.E.A., as to how, in your opinion, it worked out, and what the general result of it was?—A. I think in the majority of cases it was very necessary and did a lot of good. The drawback in the West was the lateness in the establishment of relief. If that relief had been established from the first of December instead of practically on the first of January, I believe it would have done more good.

*By Mr. McGregor:*

Q. From the first of what month?—A. First of December. We did not get started up till the first of January. A lot of these people suffered great hardship in the month of December.

*By Mr. Power:*

Q. Really the worst month is December?—A. Yes, the man with the family and no means of preparing for Christmas finds it hard. We had to help many a man from private funds of our own.

*By Mr. McGregor:*

Q. On whose recommendation did you make these payments?—A. The S.C.R. had to issue all the certificates to us, certifying that the men were out of employment, and according to the Act they were supposed to conduct the investigation, but they did not, as far as our province was concerned. We conducted the investigations ourselves.

Q. Did you pay money on the recommendation of the S.C.R. to men who were not entitled to it?—A. If a man would make a misstatement to the S.C.R., it was up to us to check it. We paid the men who were getting S.C.R. certificates.

Q. Was it on the recommendation of the S.C.R. that you paid the money?—A. We could not give any money to any man unless he had an S.C.R. certificate.

*By the Chairman:*

Q. That investigation, once you got running after the first rush was concluded before granting relief?—A. Yes, it was: After the first week we did not issue any cheques until we had our own report from our own investigator.

*By Mr. Power:*

Q. What was your manner of procedure? In Quebec they would first issue \$25 to unmarried men, and tell them to come back in two weeks?—A. Yes.

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Q. And if they were found to be worthy of it, it would continue?—A. Yes. We paid them monthly the first payment, and then weekly thereafter.

*By the Chairman:*

Q. Since you closed has there been much pressure on the Patriotic Fund as a result of the closing of the F.E.A.?—A. I am not in a position to answer that, as I left on the 22nd April and they did not finally close until the 24th. My memorandum continues—

“During the war period the activities of the C.P.F. was confined to assistance in the case of need to dependents of soldiers and sailors on overseas service both of Canada and British Empire and her Allies. Shortly after the Armistice and the men commenced returning home it became apparent that it would be necessary for some organization to undertake various problems of re-establishment not coming under the scope of the various federal departments, and the fund, owing to the generosity of the Canadian public, having a large surplus on hand, realizing the urgency, had its charter enlarged in scope by Act of Parliament whereby it could continue to assist dependents of ex-soldiers non-pensionable and in some instances augment pensions, its activities however, being still confined to helping dependents only. Where, however, the breadwinner is in ill health and not in receipt of adequate pension or on the strength of the S.C.R. the fund at its discretion may step in and assist both dependents and the man.”

We now come to the single men without dependents, who is sick and either in receipt of a disability pension totally inadequate for his support, and in a great many instances non-pensionable whom we are, under charter, unable to assist.

The climatic conditions of the southwest portion of British Columbia are such as to appeal to the ex-soldier in ill-health, particularly amputation, T.B. heart and neurotic cases. These men are in receipt of disability pensions, many of them under 50 per cent, some able to perform light duties such as janitor or elevator work, for which there is naturally a limited call resulting in these men being on the unemployed list. Next are the aggravated cases T.B. and heart trouble, who under their present physical disability are practically incapacitated from earning a livelihood and from their ailments for an undesirable element from the point of view of the employer of labour, without taking into account the menace to public health. Finally the amputation cases, for whom practically special employment to meet the nature of the disability must be secured, live under almost as great a handicap as far as the labour market is concerned. A number of suggestions have been offered as a solution of this problem, chief amongst which may be cited.

1. To be cared for by the province in which they reside.
2. To be cared for by the province in which residing, said province to secure re-imbursement from the province in which enlisted.
3. To be wards of the Federal Government.

From figures secured from the district military office of British Columbia over 20,000 obtained their discharge in British Columbia, having been pre-war residents of other provinces, also the steady influx from the prairie and northwest provinces, owing to climatic conditions. It would therefore appear to be unfair for British Columbia to have to assume this responsibility in its entirety. “The suggested charging up to the province where a man resided prior to enlistment would seem to be impracticable as tending to lead to complications which might disturb the present harmonious relations existing between the various provincial governments.

Such disability cases to become wards of the Federal Government may commend itself to many, but were such the case the country would be faced with a very large outlay inasmuch as the Dominion Government could not differentiate in regard to monetary assistance:—

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It would therefore appear to be a matter to be dealt with by an independent organization which could deal with each case on its own particular merits.

Whatever solution is arrived at, great care would have to be taken not to destroy the normal stamina of the man or prejudice his self-reliance and it is this phase of the problem which will make or mar the whole effort towards the healthy and successful re-establishment of this class of man.

The foregoing remarks would also apply to the disability man with dependents who do not come within the purview of the post war work of the Canadian Patriotic Fund."

Mr. Chairman, in regard to the influx of disability men, they are coming into Vancouver at the rate of 20 to 25 a week and a great many of these men come from California and the State of Washington. They are men who were inland water transport men particularly, and Canadian engineers who were recruited in those States by the Dominion Government.

*By Mr. Power:*

Q. As I understand your regulations, you are not permitted to assist dependents of the Canadian soldiers in the United States?—A. No, our money is only for Canada. It is raised in Canadian cities. We can hardly disburse it in foreign countries. The British regiments formed a fund of their own.

Q. Have they enough to go round?—A. I do not know. There was one particular case which came before me the day I left for here. A man with seven children landed in Vancouver without a red cent. I haven't got all the particulars here. That seems to be a case that some attention should be paid to; to these Imperials coming to Canada without some financial assistance for them. We looked after him on account of his dependents. He was an Imperial.

*By Mr. Peck:*

Q. Was he served in the Imperial forces?—A. Yes.

Q. And your people looked after him and his family?—A. Yes.

Q. I did not understand just what you said. I understand that if a man is in the United States army you can assist him here?—A. Yes we have brought them up to the same plane of living as we have our own folks.

Q. Has he any claim on Canada except that he is living here?—A. No, sir.

*By Mr. Power:*

Q. Has it happened in some cases when people are not deserving of support that you will tell them to go to work?—A. No, sir, not in the case of women with children. We are very adverse to a woman going out to work with children.

Q. Don't you tell her that perhaps she might have more money had she been more provident? Don't you take into consideration that perhaps it may be her fault?—A. At the time the man enlists.

Q. Since then?—A. In Vancouver, where women have a private income, we take account of that; but if a woman with children came to me to-day and asked me whether she should stay home or take a position, I tell her to stay home.

Q. You give her sufficient money to live on?—A. Yes. The matter of pensions is one which I am very hesitant in offering suggestions, knowing the financial difficulties with which the Federal Government is confronted, but I will frankly state that the present scale is, owing to the present cost of living, totally inadequate to support the present time have to be specially assisted by the C.P.F. or the City Relief Office. In widow and her children in the degree of comfort she is entitled to expect from the sacrifice made by the bread-winner of the house. I may say that in giving you these figures I have not consulted with our Vancouver organization at all. These are my own ideas. At the present time, the following scale would appear to be fair and equitable:—for the widow, \$60 per month; for the first child, \$20 per month; for the

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second child, \$15 per month, and for the third and remaining children, \$12 per month. It may appear that the rate quoted for children is high, but the family should be placed in such a position as to be able to provide for illness, etc., and not as at the present time have to be specially assisted by the C.P.F. or the city relief office. In making that recommendation I may recall one specific case, that of a pensioner who lives in North Vancouver under our jurisdiction. She is a widow with three children, one of whom is suffering from a tubercular hip, a little girl, 13 years of age. She gets \$80 a month pension, but that bare allowance cannot pay for the necessities required for the child who has been confined to bed for four years. The poor woman had to go out charring to earn \$4 or \$5 a month extra; so the Canadian Patriotic Fund stepped in and we are allowing her a special grant.

Q. To begin at the beginning, why is \$60 a month allowed for a widow without children?—A. At the present time, in the West, a single woman cannot keep herself in any degree of comfort on less than \$60 a month.

*By Mr. McLean:*

Q. If a woman is under forty and able to work, do you make any attempt to get her work?—A. Why should the widow of a man who laid his life down for his country be expected to work?

Q. It would be far better if she did work, both for herself and for the community?—A. If her husband were alive—

Q. She would have to work?—A. Not if he were alive.

Q. She has got to look after the house?—A. She has got to do just the same if she were a widow. I expect we are all married men here, and I guess most of us have children; but if I had no children, would I want to lie idle and say to my wife, "You get out and work and I will live off your earnings." That is what you are asking the widow to do.

Q. Most of the private soldiers who married servant girls were in that class who were earning their living before, and if they are able to work, why should they be encouraged not to work: why should not the allowance be given to them only if they are incapable of working, or partially incapable of working? The full allowance should not be given to them if they are capable of earning their living. The allowance should be graded according to whether they are incapable of working or partially incapable?—A. Your idea is that you would penalize the widow who went out to work, while the woman who remained at home twiddling her fingers would get the full amount.

Mr. CHISHOLM: That is not the idea at all.

WITNESS: I may say that the Canadian Patriotic Fund and the Vancouver citizens looked at it in that way and thought that every able-bodied woman should get out and work, but it would surprise you to know that most of our hard-headed business men in the province were most strongly opposed to that, and Mr. B. T. Rogers, of the B.C. Sugar Refinery, who gave us \$10,000 every year to the fund, threatened to withdraw his subscription if we made deductions on account of a woman going to work. It shows the difference of views.

*By Mr. McLean:*

Q. You are encouraging the women to remain in idleness. You are supporting them in idleness when they are perfectly able to work. The principle should be that everyone should do their fair share of work?—A. I admit that, but if a woman likes to go out to work because she wants to have an extra dress or so would you penalize her for that?

Mr. McLEAN: That is an extreme case.

*By Mr. MacNeil:*

Q. Is it the state of affairs, from your own experience, that the war widows, the majority of them belong to the servant class?—A. Absolutely incorrect. So far as

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British Columbia is concerned, it is just the reverse. The Western members will bear me out in this. So far as the dependents of the rank and file who went to the front are concerned, they were just as good as the commissioned men.

Q. Don't you find among the widows of the private soldiers ladies of the best strata of society?—A. You have only to go to the West to see that emphasized.

*By the Chairman:*

Q. The recommendation makes no difference in the allowance for a widow whether she had no children or two children?—A. No, sir, that is my idea.

Q. If she has children, you provide by raising the allowance for the child?—A. Yes.

*By Mr. Copp:*

Q. A widow with three children would get \$107 a month?—A. \$107 a month, yes, sir. I shall explain that further on. I do not say that that should be a permanent pension.

*By the Chairman:*

Q. Proceed with your reading of your memorandum?—A. I read you about what you might consider the rate quoted for children, being high—

“But the family should be placed in such a position as to be able to provide for illness, etc., and not as at the present time have to be specially assisted by the C.P.F. or the city relief office.

“Also the children will be reaching the age when clothing and board will cost as much and in many instances be in excess of the adult member of the family, but only for a limited period, when they automatically cease to be wards of the Government. The widow, however, may be on the Government pay-roll for many years.

“Pension for man totally disabled should not be less than \$75 per month. This amount being barely adequate for his support in British Columbia.

“The question of stabilizing pension rate during this period of excessive cost of living is a problem demanding most careful attention, and it might be advisable to fix pension rates at a normal standard implemented by a bonus.”

*By Mr. Power:*

Q. To return to the single widow, what amount is given to the single widow by the Canadian Patriotic Fund?—A. \$55 a month. That was made effective October, 1918—a childless widow.

Q. Made up how?—A. \$30 separation, \$15 assigned pay and \$10 Canadian Patriotic Fund.

Q. You had cases in which the widow did not receive assigned pay?—A. Then we paid her the assigned pay from the Canadian Patriotic Fund.

Q. And when she received Separation Allowance?—A. The same thing.

Q. The scale is \$55 a month?—A. Yes, in Vancouver.

Q. And you found that was just about what she needed?—A. That was in 1918 mind you. I think you will all admit that the cost of living has gone up probably thirty per cent since we established that schedule.

Q. How does that budget compare with that of other parts of Canada?—A. We were the highest, except the Province of Saskatchewan, which was higher than we were.

Q. How low did they run?—A. In Nova Scotia they paid to the childless widow separation allowance and assigned pay, and it was considered enough for the childless widow.

*By Mr. McCurdy:*

Q. \$35 was considered enough?—A. \$45. There is \$10 difference between Nova Scotia and British Columbia.

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*By the Chairman:*

Q. I notice by the *Labour Gazette* that the family budget between February, 1919, which is the nearest date to the time you speak of, and February, 1920, shows an increase of \$3.30 per week?—A. That is roughly thirty per cent.

Q. Hardly that, it is not quite twenty per cent, but that is the average for sixty cities not for Vancouver alone?—A. The *Labour Gazette* publishes the Vancouver figures as to cost of living being very much less than some of your eastern cities. The rental problem I think is more acute in other places than it is in Vancouver. In Toronto the rental rate is higher than anywhere in the Dominion.

The CHAIRMAN: Mr. Bonnor had a suggestion as to normal pension and increase for present cost of living. I see no objection to his putting that in. He says he hesitates about this, but I think the Committee will welcome any statistics, and I can conceive of no harm being done if that suggestion should go on file through him.

WITNESS: My idea is this: For the childless widow to receive \$50 a month, to be implemented by a bonus of \$10; the widow with children for the first child to have \$16 a month to be implemented by \$4, bringing it up to \$20; for the second child \$12 implemented by \$3, bringing it up to \$15; for the third child \$10 implemented by \$2 bringing it up to \$12, or, in other words, the normal pension for the widow with 3 children to be \$88 a month, plus a bonus of \$19, bringing it up to \$107.

*By the Chairman:*

Q. Your figures raise the present normal pension for widows from \$40 to \$50?—A. Yes.

Q. The first child from \$15 to \$16 the second from \$10 to \$12 and the third child from \$8 to \$10?—A. Yes.

Q. These are the normal pensions quite independent of what you may term the bonus?—A. Yes.

*By Mr. Cooper:*

Q. And the subsequent children?—A. All at the same rate, of course.

*By Mr. Peck:*

Q. What is the idea of the bonus? Why not make it a straight pension?—A. We all hope that five years from now surely the Dominion will have returned to a somewhat normal condition. When the war started in the fall of 1914 and the spring of 1915 the soldier's wife in Vancouver got \$45 a month, and she could live on it. I think five years from to-day, if you increase that \$5 a month we may reach such a point that she will be able to live on \$50. Of course that is a matter the Government could consider, but personally I do not think the Government want to be in the position of changing the pensions rate once a year.

*By the Chairman:*

Q. That is changing the basic rate?—A. Yes.

*By Mr. Power:*

Q. Do you think it will ever be possible for any Government to bring this bonus down?—A. That is a matter as to which I cannot say.

*By the Chairman:*

Q. You have a further clause?—A. Yes, this is my conclusion:

"As a member of the conference of executive officials of the Canadian Patriotic Fund, held in your city on April 28 and 29, it was my pleasure to endorse a series of recommendations addressed to your honourable Committee, and can only add in conclusion that I am sure they will receive your earnest and careful consideration."

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The CHAIRMAN: Those have been presented and are on file, but we have not formally considered them.

The WITNESS: Is it in order for me to mention three or four specific cases of pensioners?

*By Mr. Peck:*

Q. Are there any recommendations about the orphans separate from the widows, say three or four or one or more orphans?—A. That is you are allowing \$30 for the first child and \$20 for the second, and so on?

Q. Yes.—A. We find it is almost impossible in Vancouver to put out orphans at that rate. I would say it should be almost \$40 and \$30; that seems pretty high but it should be \$35 and \$25 anyway.

Q. What are you paying?—A. It is very hard to get two children put out for less than \$60 per month. Here is the point: You get two children between 12 and 15, you have to buy their clothing and so on when you put them out—at least we have had to. I will tell you what we have had to pay; you have paid the pension and we have had to buy the clothing. \$50 a month does not go very far to keep two children of that age. They eat more than an adult, and their clothes cost a lot. That is, up to that age. It is for the Pension Board to graduate that matter. It is pretty difficult. We pay all our people according to the age of the children.

*By the Chairman:*

Q. As to these specific cases, Mr. Bonnor, if they illustrate general conditions which we have been discussing, I think we might hear them; if not, I would ask that they be referred to the sub-committee on special cases. If you want a special case investigated by the sub-committee in conference with the Pensions Board, that will be done, but if you want to illustrate your remarks now with concrete cases, go on.—A. There was a case in Vancouver of Mrs. D. Probably you may remember that case, Colonel Margeson. Her husband was killed at the front and she married a C.E.F. man by the name of Mitchell. She has two children. She got a bonus for 12 months and she is still drawing her pension for two children. About 14 months after her marriage a letter came addressed to her supposed husband, and curiosity got the best of her. She opened the letter. It came from Scotland, from Perthshire. It started off, "Dear Daddy." She spoke to her so-called husband and found out he had a wife in Scotland with four children. She went to the police station to get a warrant out for him, and he left the country. The Canadian Patriotic Fund are loaning that woman \$60 a month. We put it on a loan basis until the Pension Board decide what they will do with her. My argument is that she is entitled to a pension. It is a bigamous marriage. She knew nothing of the man's situation. It is a very peculiar case.

Mr. POWER: I think that case should be referred to the sub-committee.

The CHAIRMAN: Mr. Bonnor might give us the name and particularly the pension numbers.

The WITNESS: I haven't them. The Bellamy case is one which specially appeals to me. I knew the soldier, and I knew his widow very well. The man went with the 16th Battalion and was engaged to be married to this girl. He sent her his assigned pay the whole time he was overseas and she furnished the home. In the spring of 1918 he wanted her to come to meet him, but owing to the condition at the front he played the man and stayed there. He came back to Canada and married, and one day while he and his wife were sitting at the breakfast table he went practically blind. He went to the hospital, and the doctors entertained divers opinions as to what was wrong with the man. He eventually died with galloping consumption. Pension has been refused to the wife on the ground that it was a marriage subse-

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quent to discharge, and that the disability was there before the marriage. I claim that is wrong. We have proof of that in Vancouver. I understand the Pensions Commission will re-open the case.

Mr. MARGESON: Are considering the case.

Mr. BONNOR: Yes.

The CHAIRMAN: That is another special case which the sub-committee might well take up.

*By Mr. Power:*

Q. This is a special case?—A. I claim this must have been an oversight because the disability was not there when the man was married. There was a case of Mrs. Mark Hall. Her husband went over with the 5th Battalion and was wounded at the Somme. He went to hospital in England and got married before going back to the front. He was wounded the second time seriously, and was sent back to Canada in the early part of 1918. At the time the dependents were not allowed to come overseas with the men. The wife and a little baby of nine months reached British Columbia in 1918 when the "flu" epidemic was at its height, and the child was taken seriously ill on the train. They were living near Hazelton, on the Grand Trunk, and this man, the day after the wife and baby arrived, had to walk about eight miles for a doctor. He contracted a bad cold and died of pneumonia. Doctor Lint certifies that the man's condition was so impaired owing to his wounds that he could not administer the proper treatment for his recovery. The poor widow was refused pension. She was sent down to Vancouver by the citizens of Hazelton. The Canadian Patriotic Fund took her under its wing and sent her back to England to her father, who keeps a poultry farm. We raised a private purse of \$250 and bought her her fare. At the present time she is all right, providing something does not happen to her father. The total pension he was getting was \$32 a month at the time of his death.

*By Mr. Copp:*

Q. Have you these special cases fixed so that the numbers are there?—A. I have them at the Chateau.

Q. We must have the names, and if possible the pension number?—A. I can leave you that slip and give you the numbers of these two. I think you have these cases before you now.

The CHAIRMAN: Now, gentlemen, are there any more questions?

*By Mr. Cooper:*

Q. I would like Mr. Bonnor to give us some information as to the ability of vocational students to live on the allowance which is given. My reference is to British Columbia.—A. The S.C.R. allowance is \$60 a month. It is a matter I feel very diffident in saying anything about. The S.C.R. have done a great work, but it does seem to me that that should almost be increased 25 per cent for a while. The S.C.R. will be going out of business in a year or two. At the present time in Vancouver a single man cannot live on \$60 a month. He has to pay \$3 or \$4 a week for his room. The cost of meals there is just about the same as the cost in the city of Ottawa, so that you can imagine how far \$60 will go—\$2 a day. When the F.E.A. was there and an S.C.R. man wanted to draw a single man's allowance from us it was pointed out that we allowed a single man \$50, so that he would have nothing coming.

*By Mr. Peck:*

Q. Take the case of four orphans. They were getting \$82 a month. Do you think it is possible for four orphans to be brought up under decent conditions on

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that?—A. It all depends on the ages. Four orphans from 10 to 15 could not possibly be kept and clothed properly. Of course there are few cases of four.

*By Mr. Power:*

Q. How much did the Federal Emergency Fund allow?—A. \$50.

Q. Is that sufficient?—A. Why, rather. The Federal Emergency was a totally different thing from assisting widows and orphans.

Q. I am talking about a single man taking vocational training. During the winter time I presume it is harder than in the summer time, and you allowed \$50 a month to the man in the same position, and he lived apparently?—A. Yes.

Q. And you said it gave good results?—A. Yes, but we had an awful lot of complaints. The men were all under the impression that we should pay them \$12.50 weekly and not \$50 at the end of the month. They said they might do it on \$12.50 weekly.

Q. What is the difference?—A. \$55 a month—the odd days in the month.

Q. Do you recommend, in spite of that, that we increase this \$60 by 25 per cent?—A. I do, sir. As I have said, the man who was on the F.E.A. had a bare subsistence, and that was what he had to keep him.

*By the Chairman:*

Q. It stood between him and starvation?—A. Well, he could not go to the Hotel Vancouver and get three meals a day. He could not go to any ordinary restaurant in Vancouver and get three meals a day on that.

Witness discharged.

Mr. MACNEIL: Mr. Chairman, I am grieved at certain remarks that have been made this morning respecting soldiers' widows. Those of us who are in daily contact with them and their problems, know that they are of the very best in the land. If the statement was intended as a contemptuous class distinction, I will register a most emphatic protest on behalf of the Association.

The CHAIRMAN: I do not think that anything is to be gained by going into that. These are personal opinions expressed in good faith, though they may be entirely mistaken. The Committee have reached no conclusion one way or another in regard to that.

The Committee adjourned.

HOUSE OF COMMONS, COMMITTEE ROOM 436,

OTTAWA, Tuesday, May 4, 1920.

The Special Committee on Pensions and Civil Re-establishment of Soldiers met at 11 o'clock, A.M., the Chairman, Mr. Cronyn, presiding.

*Other Members present.*—Messieurs Arthurs, Caldwell, Chisholm, Cooper, Copp, Edwards, McNutt, McCurdy, McGibbon, McGregor, McLean, Morphy, Nesbitt, Pardee, Peck, Power, Redman, Ross, Savard, Turgeon, and White.—22.

The following statement in answer to a newspaper report of what took place in the Pensions Committee yesterday was made by Mr. H. H. McLean—

I did not say that most private soldiers married the servant class. The official stenographer's report of what I said is as follows:—

“Most of the private soldiers who married servant girls were in that class who were earning their living before.”

I was trying to point out that as many of the young women who had married soldiers either before or after enlistment and were childless were used

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to working, they should be encouraged to continue working, and that their pensions should be less than for the widow with children. My sympathy goes out to disabled soldiers, orphan children, widows with families to support and widowed mothers who have lost their only support.

The Committee, on motion of Mr. Nesbitt, seconded by Mr. Chisholm, then resolved itself into a committee to further consider the draft report on pensions,—and the Committee proceeded accordingly, until one o'clock, when it adjourned.

COMMITTEE ROOM 436,

HOUSE OF COMMONS,

THURSDAY, May 6, 1920.

The Special Committee on Pensions and Re-establishment of soldiers met at 11 a.m., the Chairman, Mr. Hume Cronyn, presiding.

*Other Members present:*—Messieurs Arthurs, Bolton, Brien, Caldwell, Chisholm, Clark, Copp, Edwards, Green, MacNutt, McCurdy, McGibbon, McGregor, Morphy, Nesbitt, Pardee, Power, Redman, Ross, Savard, Sutherland, Tweedie and White,—24.

The CHAIRMAN: The meeting this morning was a continuation of the executive session of the Committee, who were considering that branch of the inquiry dealing with pensions. The Minutes were read, in the usual course, and then the question came up regarding matters to be discussed. At once the point was raised whether the meeting should be one of executive session or open to the public. It was the unanimous desire of the Committee that the session should be an open one, that we should adjourn, for the time being our executive session and consider these matters in public meeting. The first matter is the resignation of Col. Cy Peck, which has already been published in one of the papers. It reads as follows:—

“MR. HUME CRONYN, Chairman, Committee on Pensions and Re-establishment,  
House of Commons.

“DEAR SIR,—In view of the recent occurrences and regarding the statement of General McLean, I feel that it is my imperative duty to resign from your Committee. While I do not pretend that my membership is of any great importance I cannot consent to being a party to what has taken place.

“I, therefore, resign, not only to protest in the name of the widows of hundreds of brave men whom I had the honour of leading in the late war, but as a protest against a deplorable attempt on two successive days to camouflage the incident, and also as a protest in the name of common honesty and decency. I cannot bring myself to believe that actions such as have taken place are a credit to the Committee or to Parliament.

“While no one claims there is any discredit in being described as ‘of the servant class’ (because it is honourable to work—and we all *should work*) the statement made was an invidious attempt to discredit the widows of our soldiers.

“I claim that the statement made by Mr. C. Grant MacNeill was correct.

“No attempt has been made to press this matter and had General McLean seen fit to apologize to the widows of our brave men, no further attention would have been paid to the incident.

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"I regret that according to the rules of Parliament I cannot go further into this matter publicly. I wish it to be distinctly understood that I do not wish to reflect on your Committee as a whole, or on your chairmanship, which has always been fair, generous and impartial.

Yours truly,

(Signed) C. W. PECK."

Then I also received a letter from Colonel Cooper which reads as follows:—

OTTAWA, May 6, 1920.

"Dear Mr. CRONYN.—In view of the unsatisfactory culmination of the General McLean incident, I feel I cannot do otherwise than turn in my resignation from your Committee.

I base my decision on the following three points:

(1) Deletion of evidence from the records of the Committee without authority.

(2) Incorrect transcript of the evidence given by General H. H. McLean (in my opinion).

(3) Refusal of the Committee to examine the reporter and his notes to ascertain if the transcript given to the newspapers is in accord with the notes taken by him.

(Signed) R. C. COOPER.

HUME CRONYN, Esq., M.P.,

Chairman, Committee on Pensions and Re-establishment,

House of Commons.

Then I also received a note from the reporter who was present at the time the incident took place last Monday morning, Mr. C. S. Blue, which reads as follows:—

"As I understand the accuracy of the stenographic report of the proceedings of the Pensions and Soldiers' Re-establishment Committee on Monday last has been challenged, I would like an opportunity of appearing before the Committee to substantiate it."

We have asked Mr. Blue to be present, and I understand it is the desire of the Committee that he should be examined on this point.

#### EVIDENCE.

Mr. CHARLES S. BLUE, called, sworn and examined—

*By the Chairman:*

Q. You have heard, Mr. Blue, of the situation which has arisen in regard to the two resignations from the Committee?—A. Yes, sir.

Q. I should like to ask you to generally state to the Committee what occurred in regard to the transcript of your evidence, with regard to taking the notes of the meeting and the transcript thereof?—A. Well, I was at the table when Mr. McLean was examining Mr. Bonnor. Mr. McLean was seated about three feet from me, and I was

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the reporter present. I took the notes and was prepared to transcribe them, when the Chairman suggested that all the references to the McLean incident be expunged from the record. I took that as an instruction, and I deleted any reference from the transcription bearing on General McLean's remarks. The following morning General McLean came to me with a typewritten statement which he had prepared himself, and said that he had been asked by the Chairman to come to me, and he requested me to read the notes of what he said. I read the notes to him, and he said: "That is what I said; would you kindly write that out"? I wrote it out in pencil, and handed him a copy, and he went away. I presume he came to the Committee room, but I do not know. Later on he came and said that the Chairman had authorized him to instruct me to put in his question. I did not do so at the time. I saw the Chairman first, and the Chairman bore out what he said, and then I suggested that if Mr. McLean's question went in I thought Mr. MacNeill's protest should also go in. Mr. MacNeill made a protest at the close of the meeting which had not been transcribed and the Chairman agreed. I also said to the Chairman that he had made a comment on the matter and I thought that should go in, and he agreed. So that the question and Mr. MacNeill's protest and the Chairman's remark were reinserted in the records. There were two or three questions asked by Mr. MacNeill of the witness appearing before the Committee which do not appear on the record. I have the notes of them. I received no instructions to put them in or to keep them out, except the general instruction to expunge the whole business from the records. As far as that is concerned, that is all I have to say. My notes are clear. I had no difficulty in hearing General McLean and I am prepared to swear that the notes as I have them are correct.

*By Mr. McCurdy:*

Q. Was there any other part of the proceedings at that session struck out?—A. There was also the incident connected with the Red Cross, which you, as Acting Chairman, instructed me to strike out.

Q. Not also—that is the only instruction I gave, with regard to the American Red Cross?—A. That is correct.

*By Mr. Clark:*

Q. Is it or is it not an unusual matter, not only in this Committee, but in other Committees, to delete certain references that are made in these Committees?—A. It has been done frequently, but the usual way is to pass a resolution, but if we get instructions from the Chairman of Committee, particularly in an open meeting, we take that as an instruction and act accordingly.

Q. For instance, any evidence that is given where names are mentioned—have you ever been asked to strike out the names, or leave a blank, or put in Mr. or Mrs. "X"?—A. Frequently.

*By Mr. Nesbitt:*

Q. But you did take in your notes the exact evidence?—A. Yes.

Q. As it came from the witness?—A. Yes.

Q. And from General McLean?—A. Yes.

Q. You have that yet?—A. Yes.

Mr. MCGIBBON: May I suggest that he read it.

The CHAIRMAN: Before you come to that, I would like to clear up just what he did.

*By the Chairman:*

Q. The suggestion that that part of the evidence should be omitted was made by me in open meeting?—A. That is my recollection.

Q. I did not speak to you about the matter one way or the other until you came to me with the message from General McLean that the exact evidence should be all transcribed?—A. That is correct.

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Q. And I said to you then that in my opinion everything that happened should be transcribed?—A. Yes, that is it.

Q. Should be exactly reproduced?—A. Yes.

*By Mr. Morphy:*

Q. Have your notes as to that incident yet been transcribed?—A. With the exception of the question put by Mr. MacNeill.

Q. But in due course they will be transcribed?—A. I had received no special instructions to put Mr. MacNeill's questions in.

Q. Then if you received no instructions, they are part of the records?—A. The original instructions were in the first place that the whole thing be expunged.

Q. That was the suggestion?—A. Yes.

Q. There was no resolution?—A. I took it as an instruction from the Chairman.

Q. But Mr. MacNeill's questions and the answers to them are on your notes?—A. Yes.

Q. And following your usual course unless you are authorized or instructed to delete them they will appear in the printed proceedings?—A. They will.

Mr. REDMAN: Mr. McCurdy said a moment ago that he had instructed the reporter to delete certain references to the American Red Cross. I would like to ask Mr. McCurdy the reasons which prompted him to make that request.

Mr. MCCURDY: Well, as I recollect the meeting, Mr. Chairman, you asked me to occupy the chair in your absence. You were called out of the room. Mr. Bonnor was giving evidence regarding the operation of the American Red Cross in the States in connection with some of the Canadian personnel in the C.E.F. or their dependents, when Mr. Bonnor himself made the statement that he thought it would be injudicious that his remarks, which might be construed as reflecting on the operation of the American Red Cross, should be published. The Committee seemed to agree in that impression, and I gave instructions to the reporter that so far as Mr. Bonnor's evidence reflecting on the operation of the American Red Cross was concerned, it would not be in the public interest that it should be published. That is my recollection of the incident.

*By Mr. Clark:*

Q. While it is the rule probably to have a resolution before the deletion of certain references, is it the practice?—A. It has been the practice, if the Chairman of the meeting asks the reporter to delete anything, to delete it. If there is any question raised, personally I have always made it a point to go to the Chairman afterwards and ask for a confirmation of such a thing, but where there is no protest, I take it as an instruction.

Mr. ARTHURS: Quite a number of the Committee were not present when the remarks in question were made by General McLean, and we are in rather a difficult position. Certain allegations have been made. General McLean made certain remarks, and afterwards made a statement to the Committee, and I think we would get along faster if we had an exact transcription of the notes taken at the time before us.

Mr. MCGIBBON: That was my point when I asked to have them read. I was not here at the time, and I was anxious to get at the exact facts.

The WITNESS: I can read them.

The CHAIRMAN: We were simply leading up to all the incidents that occurred.

Mr. MCCURDY: I want to make it clear that so far as any instructions I gave the reporter were concerned, they related only to the American Red Cross incident.

WITNESS: Yes.

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The CHAIRMAN: I desire to make it clear that any suggestion I made about this matter was made at the meeting, and that I did not see the reporter subsequently until he came to me the next day and I said I thought everything should appear.

WITNESS: Do you wish me to start reading where General McLean spoke?

Mr. McCURDY: I think Mr. MacNeil's question should also be transcribed.

WITNESS: The Committee were examining the witness, Mr. Bonnor, and General McLean put this question:—

Most of the private soldiers who married servant girls were in that class who were earning their living before, and if they are able to work why should they be encouraged not to work; why should not the allowance be given to them only if they are incapable of working or partially incapable of working. The full allowance should not be given to them if they are capable of earning their living. The allowance should be graded according to whether they are incapable of working or partially incapable?—A. Your idea is that you would penalize the widow who went out to work, while the woman who remains at home twiddling her fingers would get the full amount.

Mr. Chisholm: That is not the idea at all.

Witness: I may say that the Canadian Patriotic Fund and the Vancouver citizens looked at it in that way and thought that every able-bodied woman should get out and work, but it would surprise you to know that most of our hard-headed business men in the province were most strongly opposed to that, and Mr. B. T. Rogers, of the B.C. Sugar Refinery, who gave us \$10,000 every year to the Fund, threatened to withdraw his subscription if we made deductions on account of a woman going to work. It shows the difference of views.

By Mr. McLean: Q. You are encouraging the women to remain in idleness. You are supporting them in idleness when they are perfectly able to work. The principle should be that every one should do their fair share of work.—A. I admit that, but if a woman likes to go out to work because she wants to have an extra dress or so, would you penalize her for that?

Mr. McLean: That is an extreme case.

By Mr. MacNeil: Q. Is it the state of affairs, from your own experience, that the war widows, the majority of them belong to the servant class?—A. Absolutely incorrect. So far as British Columbia is concerned, it is just the reverse. The western members will bear me out in this. So far as the dependents of the rank and file who went to the front are concerned, they were just as good as the commissioned men.

Q. Don't you find among the widows of the private soldiers ladies of the best strata of society?

I might explain that Mr. MacNeil was sitting behind me and I am not sure whether he used the word "better" or "higher" strata. I want to make that qualification. Then the examination continues:—

"A. You have only to go to the West to see that emphasized."

Then the Chairman asks a question with reference to the allowance—  
That is the incident so far as the notes go.

- By Mr. Redman:

Q. I would like to have those exact words, starting "most of the soldiers who married," etc.?—A. "Most of the private soldiers who married servant girls were in that class who were earning their living before." I may say that I had the word



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"Canadian" in here. I struck that out. I think General McLean said "Canadian boys," or something like that.

MR. POWER: The whole question turns on the word "who."

WITNESS: The word "who" is distinctly in my notes.

*By the Chairman:*

Q. There has been no alteration of the notes since you took them down?—A. No.

*By Mr. Edwards:*

Q. If I know anything about grammar, that reference is to the soldiers?—A. It is. It is a very loosely constructed sentence, and if it had not been sworn evidence—

MR. EDWARDS: It is the soldiers who married servant girls.

MR. MORPHY: The context explains it. It speaks about the widows in idleness.

MR. EDWARDS: It apparently has reference to the widows.

*By Mr. Green:*

Q. You were not asked by anybody to make any change in the transcription of the notes?—A. Except the first instruction to expunge the whole thing.

Q. So far as the notes themselves were concerned, you were not asked by General McLean or the Chairman or any one else to make any change?—A. No.

*By Mr. Power:*

Q. Would you read out the words of the Chairman's instructions after the meeting was over?—A. Well, I did not take the instructions—

THE CHAIRMAN: It was a suggestion during the meeting.

WITNESS: Perhaps I should read Mr. MacNeil's protest.

*By Mr. Power:*

Q. When did the Chairman give the instruction?—A. I had left the Chair thinking the meeting was over and I ran back to the Chair, and I do not think I got all of the words. Mr. MacNeil's statement was as follows:—

"I am grieved at the statement made here this morning that the wife of the soldiers were mostly from the servant girl class—

It is quite clear Mr. MacNeil was under that impression—

"which would place them in the lower class scale of life. I must enter a most emphatic protest."

THE CHAIRMAN: I do not think that anything is to be gained by going into that. These are personal opinions and are always expressed in good faith, though they might be entirely mistaken. The Committee has reached no conclusion one way or another in regard to that."

And the Chairman said, "My own personal opinion is that the whole thing should be expunged from the record." That is my recollection of what he said.

THE CHAIRMAN: Frankly, I do not recollect saying it. I have absolutely no recollection. We were certainly discussing the deletion of the incident regarding the American Red Cross, because it didn't seem in the public interest that any reflection should be cast on the American Red Cross.

MR. MCGIBBON: There is nothing in the evidence that reflects on the Chairman making a request.

WITNESS: Nothing on the notes, but I received instructions. I would not swear to the exact words.

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Mr. MCGIBBON: It is absolute facts we want. We do not want to blame any one unjustly.

The CHAIRMAN: Any remarks that were made, I take it were made at the meeting.

WITNESS: That is right.

The CHAIRMAN: I have no recollection of making them.

Mr. CLARK: I would move that the evidence as read now by Mr. Blue be spread on the records.

Mr. ARTHURS: It will also be spread on the record of this meeting.

Mr. CLARK: Yes.

Mr. ARTHURS: I second the motion.

The CHAIRMAN: It is moved and seconded that the notes as transcribed of the meeting on Monday be printed as of the record of this meeting.

Mr. ARTHURS: Except those referring to the Red Cross.

The CHAIRMAN: Except those referring to the American Red Cross.

Mr. CLARK: What I mean is that the notes now as transcribed by Mr. Blue be spread on the records of Monday.

WITNESS: I may say they are all in the record except Mr. MacNeil's two questions.

Mr. CLARK: I want them in, too.

The CHAIRMAN: The motion of Colonel Clark is that a full and accurate transcription of what took place at Monday's meeting shall be printed as of the record of the minutes of the meeting excepting only the remarks regarding the American Red Cross.

Mr. REDMAN: I was not here that morning the statement was made, and am anxious to get information as to what was said. We have taken down what the reporter has just read. Might I suggest to you that you might ask the members of the Committee who were here that morning, for the benefit of those who were not here, whether there is any member of the Committee who would be prepared to deny that the statement as read by the reporter is correct, that most of the private soldiers who married servant girls were in that class who were earning their living before.

Mr. POWER: I would second that motion, for the reason that I intend afterwards to ask Mr. MacNeil to carefully read over the words of Mr. McLean as given by the reporter, and ask him if he is prepared to contradict them. I think that is only fair to Mr. MacNeil and fair to everybody. I will ask him to carefully read over the words of General McLean as just given to us by the reporter and ask him if he is prepared to say that these words are not the exact words used by General McLean.

Mr. NESBITT: He is only going by his memory.

Mr. POWER: I want to put that matter straight.

The CHAIRMAN: This does undoubtedly raise the point as to whether the Committee desires to have the words transcribed by the reporter varied or contradicted by the memory of those of us who were present. I do not want to dictate in any fashion what the Committee should do in a case of this kind.

Mr. NESBITT: There was a motion made by Mr. Clark.

The CHAIRMAN: I have not yet put the motion. It was moved by Mr. Clark, seconded by Mr. Arthurs, that the report of the meeting of Monday, as transcribed by the reporter, shall be published in full as the records of Monday's meeting.

Mr. McNUTT: Would you not have to rescind the former motion that it be deleted.

Mr. NESBITT: There was no such motion.

The motion was carried.

Mr. POWER: I would move that Mr. MacNeil be heard.

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Mr. MORPHY: As to the last motion, it is proposed to get the opinion of the meeting, tending to bring in conflict the memory of the members as to what was said at the last meeting. I was not here and cannot speak from the point of view of the members here.

Mr. POWER: Here is the situation. Mr. Cooper and Mr. Peck both definitely state that the words which the reporter attributed to General McLean are not the correct words. There are two members of the Committee and they throw into doubt the veracity of the reporter—they have stated that positively. I think it is only fair to the other members of the Committee to ask us whether or not we think the notes of the reporter are the correct notes, and I think it is also fair to Mr. MacNeil who is here and who has made the statement in public that the statement made by General McLean is not the correct one, to ask him if his recollection is that the notes are not correct.

Mr. CLARK: I was not here, but I will take the stenographic notes of Mr. Blue, or any other reporter we have here, against the memory of any member. I would take his stenographic notes against my own memory.

Mr. NESBITT: So would I.

Mr. POWER: That is also my view.

Mr. NESBITT: As we have passed a resolution that the stenographic report be taken as a correct report.

Mr. POWER: That is my view and also was my view yesterday, that the stenographic report be taken as such, but now that it has come to this pass, we should clear it up. It has been definitely stated in the press that they were not correct.

Mr. SUTHERLAND: The Committee must have been very small on Monday. Many have stated they were not here. I was not here. It appears to me that the majority of the Committee this morning state that none of them was present.

Mr. McNUTT: There was a quorum.

Mr. ARTHURS: The meeting was Monday morning and many members had not returned.

The CHAIRMAN: That is true. The record is here.

Mr. EDWARDS: I was not here at the time, but I have been trying to get through my brain what the kick is about. Major Redman quoted the words, he has them written down before him, and if I recollect——

Mr. REDMAN: Here they are.

Mr. EDWARDS: The words are "most of the private soldiers who married servant girls were in that class who were earning their living before". I would like to know if that is what the row was about.

Hon. MEMBERS: Yes.

Mr. EDWARDS: What is wrong with it. Where is the trouble? I will submit to any person whoever went as far as the third grade in any public school, to analyse that sentence. There it is in black and white. What are you objecting to? Where is your objection? The statement is "that most of the soldiers who married servant girls——" If that does not refer to the soldiers and not to the girls, I do not understand anything about English, you are turning it all into a reflection on the woman. That is the trend of the discussion here. If that is the only sentence you have to go on, what is the trouble?

Mr. CALDWELL: The way I understand Mr. Redman's question is that this statement does not agree with the statement made by the three gentlemen who were present, Colonel Peck, Mr. MacNeil and Mr. Cooper. They understand this is not the report, and he calls upon members who were present to substantiate one or the other of the statements.

[Mr. Charles S. Blue.]



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Mr. EDWARDS: If anything has been said by any person here reflecting upon the women in any way, as a Committee we should put ourselves on record as expressing our disapproval right straight, I do not care who the man is, but I cannot see where you have got anything to hang your hat on in that statement.

Mr. NESBITT: Is there a reflection on women because they were servant girls? I have known many servant girls who were just as good as anybody else. Is it any reflection on women because they were called servant girls? They are called domestic help now, but that makes no difference.

Mr. POWER: My motion is that Mr. MacNeil be heard and be asked whether or not he is prepared to state that these were not the correct remarks of General McLean. Personally, I am under the impression that they were, but from the whole context I do not think there is any doubt whatsoever that General McLean had it in his mind to say that most of the women who married soldiers were servant girls. I do not think there is any doubt about it. But I think the words as reported are absolutely correct. There is a question between Mr. MacNeil, Mr. Cooper and the stenographer we want cleared up.

Mr. CALDWELL: I second the motion.

*By Mr. Arthurs:*

Q. Is it a very common occurrence that your notes are questioned as to the general statements in any paragraph of your notes?—A. That has not been my experience in the Committees.

Q. In other words you are supposed to be a very competent stenographer?—A. I have had lots of experience.

*By the Chairman:*

Q. How many years?—A. I have been reporting all my life. I had over twenty years' experience in shorthand reporting and twelve years' reporting in Parliament.

Mr. CALDWELL: I think at times it is absolutely impossible to get every word absolutely correct. I think there is not a member who has made a speech in the House who has not had to correct or revise his speech.

Mr. NESBITT: They generally do that because they think they can do it better afterwards.

Mr. CALDWELL: That might be possible, but I would be inclined to take the stenographic report ahead of anybody's memory, and the reason I am seconding the motion is that we may verify the stenographic report, and if that report is correct I do not see any blame attaching to General McLean whatsoever, and I would like to see this thing vindicated in such a way that there will not be any blame attaching to anybody to whom blame is not due. This Committee is occupying an important position in the country to-day, and if our sincerity is questioned by the public, what is the good of our findings when we are through?

Mr. GREEN: Before Mr. MacNeil is called I desire to say that my name will probably appear in the record as having been present, as I was present at the opening of the meeting and stopped for some little time, but left before the particular incident came up, therefore I am not in a position to take any part in the discussion as to what was said.

Mr. CLARK: I would like to point out that we have entered into a new phase. I do not know that what we are discussing to-day is what General McLean said or did not say, so much as what Colonel Peck said in his letter, namely, that there is an intention on the part of the Committee presumably to camouflage the incident.

Mr. NESBITT: With reference to Mr. Blue, I would like to say one word. I have sat on the Committees for twelve years where Mr. Blue has been stenographer—special Committees and I have never heard his reports questioned before.

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Mr. CLARK: Nor have I.

Motion was carried.

C. GRANT MACNEIL, called, sworn and examined.

Mr. POWER: I would ask Mr. Blue once more to read the report of the incident, and I will ask Mr. MacNeil to listen to it very attentively and state whether or not he thinks it is a correct report?

Mr. BLUE: "Most of the private soldiers who married servant girls were in that class who were earning their living before, and if they are able to work why should they be encouraged not to work; why should not the allowance be given to them only if they are incapable of working or partially incapable of working."

*By Mr. Power:*

Q. Would you swear Mr. MacNeil, that those are not the exact words used by General McLean? A. That is not the statement to which I objected.

Q. That is not an answer to my question?—A. I must consider the statement with the context.

Mr. POWER: Then Mr. Blue will read the whole thing.

Mr. BLUE (Reading): "Most of the private soldiers who married servant girls were in that class who were earning their living before; and if they are able to work why should they be encouraged not to work; why should not the allowance be given to them only if they are incapable of working or partially incapable of working? The full allowance should not be given to them if they are capable of earning their living. The allowance should be graded according to whether they are incapable of working or partially incapable?—A. Your idea is that you would penalize the widow who went out to work, while the woman who remains at home twiddling her fingers would get the full amount.

Mr. CHISHOLM: That is not the idea at all.

WITNESS: I may say that the Canadian Patriotic Fund and the Vancouver citizens looked at it in that way and thought that every able-bodied woman should get out and work, but it would surprise you to know that most of our hard-headed business men in the Province were most strongly opposed to that, and Mr. B. T. Rogers of the B.C. Sugar Refinery, who gave us \$10,000 every year for the Fund, threatened to withdraw his subscription if we made deductions on account of a woman going to work. It shows the difference of views.

*By Mr. McLean:*

Q. You are encouraging the women to remain in idleness. You are supporting them in idleness when they are perfectly able to work. The principle should be that everyone should do their fair share of work.—A. I admit that, but if a woman likes to go out to work because she wants to have an extra dress or so, would you penalize her for that?

Mr. McLEAN: That is an extreme case.

*By Mr. MacNeil:*

Q. Is it the state of affairs, from your own experience, that the war widows, the majority of them belong to the servant girl class?—A. Absolutely incorrect. So far as British Columbia is concerned, it is just the reverse. The Western members will bear me out in this. So far as the dependents of the rank and file who went to the front are concerned, they are just as good as the commissioned men.

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Q. Don't you find among the widows of the private soldiers ladies of the best strata of society?—A. You have only to go to the west to see that emphasized."

*By Mr. Power:*

Q. I would like you to state definitely whether there is any word in this report that you think has been added, or whether to your mind any word has been omitted which should be in the report?—A. I do not consider that a correct version of General McLean's remark.

*By Mr. Morphy:*

Q. Do you use the word "correct" or "complete"?—A. "Correct."

Q. You challenge the notes of the reporter?—A. If that is the only reference in the notes—

Q. That is why I use the word "complete," because there was some protest made by yourself. Are you referring to that?—A. I made the protest at the time to the Chairman.

Mr. MORPHY: There is a record with regard to the protest that should be read.

Mr. POWER: Later on when the witness was discharged, but this is the full report of the entire incident according to the stenographer. Am I not right?

Mr. BLUE: This is the full report, so far as General McLean is concerned.

*By Mr. Power:*

Q. You have neither omitted, altered, nor added to it?

Mr. BLUE: No.

*By Mr. Power:*

Q. You were under the impression, Mr. MacNeil, that there had been some omission?—A. Yes, omission or incorrect transcription.

Q. Or alteration?—A. I would not go so far as to say that.

Q. In what way?—A. Well, I heard General McLean's remarks very distinctly. If that had been the remark of General McLean as reported, I would not have offered any comment.

Q. I am putting the question to you because I am in very much the same position as you are. Is it not a fact that General McLean's remarks gave you the impression that he meant to convey that a large number of the widows of private soldiers were of the servant girls?—A. The majority were.

Q. That is the impression you took from it?—A. Yes.

Q. I may say I took the same impression. Would you be prepared to say the words attributed to him by the stenographer are not the correct words, the ones he used?—A. I am prepared to swear he made that remark.

Q. Are you prepared to swear the words attributed to him by the stenographer are not the words he used? Read them over carefully.—A. That is not the remark made by General McLean.

Q. I am not asking the impression the remarks made on your mind, or anybody else's mind—just the question of the accuracy of the report at the time.—A. The remark made a most distinct impression on my mind, but I know that that is not the remark. May I add to that that I am corroborated by men who were sitting right beside me.

*By Mr. Morphy:*

Q. We have the words "most of the men," and you seem to fix your mind on the fact that he said the majority. Would not the word most convey the same idea as the word majority?—A. The whole meaning of this sentence is different. It is not a matter of phrasing. Majority would have practically the same effect as the

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other word, but the remark he made was that the majority of the widows of private soldiers came from the servant class. This is entirely different. It says, "Most of the private soldiers who married servant girls were in that class who were earning their living before." There is no meaning to that at all.

*By Mr. Redman:*

Q. What is your statement about it?—A. In his discussion with the Committee about the desirability of childless widows securing employment he said: Is it not a fact that the majority of private soldier widows came from the servant girls. That may not be the exact words as to the dotting of an i and so on.

Mr. BLUE: I should like to ask Mr. MacNeil a question.

The CHAIRMAN: I think there is no objection to that.

Mr. BLUE: Mr. MacNeil has just stated that his recollection of the incident is that General McLean put a specific question: Is it not the case that the majority of the soldiers' wives were of the servant girl class?

WITNESS: That was about it.

Mr. BLUE: Did the witness reply to that question?

WITNESS: Yes, he did.

Mr. BLUE: No record of it.

WITNESS: He did not reply directly, but he dealt with the matter, and then I questioned him later and I said, "Is that a fair statement?"

Mr. BLUE: Where were you sitting?

WITNESS: About four rows back.

Mr. BLUE: Could you hear him distinctly?—A. Quite distinctly. I am not questioning the accuracy of the notes—

Mr. MORPHY: It is a question of impression.

The CHAIRMAN: Is it not a fair way to put it to Mr. MacNeil that his impression of the question asked was that General McLean intimated that the majority of the wives of the soldiers were of the servant girl class. That is his impression.

Mr. POWER: I think it was mine also, and also the impression of several other members of the Committee.

Mr. NESBITT: Mr. MacGregor was present.

Mr. MACGREGOR: I was sitting right here. I have a distinct recollection of what he said. I knew his statement would be misunderstood and it was misunderstood in my opinion by Mr. MacNeil at the time. What he said according to my recollection—and I have a distinct recollection of it—is as has been stated by the reporter. My recollection is that it is correctly reported by the reporter.

*By Mr. Clark:*

Q. How much time elapsed between that statement of General McLean and the time at which you made your protest?—A. I asked the question at the first opportunity, inviting an explanation, and then later when the witness had completed his evidence I asked permission to make my protest, and my protest was mildly worded. I stated that I was grieved at certain remarks that had been made with respect to soldiers' widows, that those of us who are in daily contact with them and their problems know that they are of the very best in the land. If the statement was intended as a contemptuous class distinction I said I would certainly register a most emphatic protest on behalf of the Association.

Q. Did you make a protest after consulting with those around you? Did Mr. Cooper confirm your impression of what he had said?—A. I did not consult with anybody voluntarily. They said "Do you not intend to protest such a statement?"

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Q. Your protest was based to a large extent, not so much on the exact wording, but taking it in conjunction with the rest of the discussion that went on?—A. No, my exact recollection of the remark made by General McLean and the tone in which it was uttered.

*By Mr. Edwards:*

Q. What is your recollection of the exact words used by General McLean?—A. The sentence stood out amongst a number of other sentences—

Q. I want your recollection of the exact words of General McLean?—A. Is it not a fact anyway that the majority of the widows of private soldiers came from the servant girls.

Q. That is your recollection of the exact words?—A. Yes.

Q. The reason why I ask you is that it is obvious you are placing your recollection of the exact words against the stenographer's report of the words. That is a fact is it not?—A. I am stating the truth as I see it.

Q. I am not questioning that. You are placing your recollection against the stenographic report? That is what it amounts to?—A. That is what it amounts to.

*By Mr. Clark:*

Q. At the same time you are not challenging the accuracy of the report. You stated that—A. As I understand I am brought on the stand to state what I heard at the time and I heard General McLean make that remark.

Q. You are not questioning the accuracy of the stenographic report?—A. I do in making my statement.

Q. I understood you to say differently a little while ago?—A. I have no desire to dispute as to Mr. Blue's ability to report evidence.

MR. MORPHY: I would like to have Mr. Blue read to Mr. MacNeil the record of the protest.

MR. BLUE: The words I have noted are: "I am grieved at the statement that was made here this morning that the wives of the soldiers were mostly of the servant class which would place them on a lower scale of life. I must enter an emphatic protest." I do not think that is quite accurate, because I had left the table, thinking the meeting was over, and I was speaking to some one away from the table and when Mr. MacNeill rose I rushed back to the table, and I think I omitted a sentence, but I think generally that is the purport of what was stated. I would not like to swear that is accurate.

MR. ARTHURS: Was General McLean present at the time?

THE WITNESS: Yes.

MR. CALDWELL: One thing which would seem to justify Mr. MacNeil's impression is that it was the widows who were under discussion and not the soldiers. The remark attributed to General McLean evidently refers to soldiers. The stenographic report refers to soldiers.

THE CHAIRMAN: I think it would be fair to say in that connection that the Committee in executive session had been considering on Friday of the week before the general pension to widows and that in that discussion came up the difference between the childless widow and the widow with children, that General McLean had strong views about that difference, that we went from the executive session on Friday into open session on Monday morning to hear the evidence of Mr. Bonnor and I take it that General McLean—and it is clear if you read the whole evidence—was pursuing that line of inquiry as between the childless widow and the widow with children. That is my understanding of the incident leading up to it.

MR. NESBITT: That is a correct statement of the facts.

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The WITNESS: I would like to make myself clear. I was thunderstruck when I heard the remark, and I asked two questions following it up and hoping General McLean would offer some explanation that possibly he had not just meant what he said, and then later I worded my protest in such a way as to invite a further explanation but I could not leave the Committee without protesting, otherwise I would be recreant to my duty to the Association, but I made my protest in such a way as to invite an explanation and it was not given, and I can only come to the conclusion that General McLean intended to abide by the remarks he made.

Mr. EDWARDS: If his remarks led to a false impression on the part of Mr. MacNeil I think it was up to General McLean to remove that false impression. Mr. MacNeil said he took exception to certain words, and if General MacLean had not used these words or Mr. MacNeil got a wrong impression, I think General McLean should have removed that impression.

Mr. NESBITT: I do not think any of us are worrying over General McLean. It is the attack on the Committee.

Witness retired.

The Committee resumed in executive session.

Committee adjourned.

HOUSE OF COMMONS, ROOM 436,

TUESDAY, May 11, 1920.

The Special Committee on Pensions and Civil Re-establishment of Soldiers met at 3.30 p.m. the Chairman, Mr. Hume Cronyn, presiding.

*Other members present:*—Messieurs Arthurs, Béland, Bolton, Brien, Caldwell, Chisholm, Clark, Cooper, Copp, Devlin, Edwards, Green, McCurdy, McGibbon, McLean, Nesbitt, Savard, Sutherland, Turgeon, Tweedie, and White,—22.

The CHAIRMAN: Gentlemen, I was advised during the luncheon hour that General McLean desired to make a statement to the Committee. I therefore made every effort to reach every member of the Pensions Committee by telephone or by personal call. I think the great majority of the members have been reached; I can see the names of only three of those who are in town whom we failed to locate. The meeting is for the purpose of hearing from General McLean. I took upon myself the duty of calling the Committee for this purpose, and I trust the Committee will endorse what I did.

Mr. McLEAN: Mr. Chairman and gentlemen, I wish to make the following statement. There has been a distinct misunderstanding as to words used by me in the Select Committee on Pensions. This circumstance I regret exceedingly as nothing was further from my mind than to reflect in any way either on soldiers or their dependents, and while still affirming my statement as to what I did say on that occasion, I desire to apologize for any offence which my words may have unintentionally caused to the returned soldiers, their wives or widows.

The CHAIRMAN: I had placed in my hands just a few moments before the meeting convened the following letter addressed to me as Chairman:—

“HUME CRONYN, Esq., M.P.,  
Chairman, Pensions Committee.

Dear Sir,—In view of General McLean's statement, expressing apology for any offence which his words caused to soldiers, their wives and dependants, and



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also in view of the fact that many returned soldiers and returned soldier organizations, throughout Canada, have requested us to remain as members of this Committee, we have decided to withdraw our resignations. (Signed)

C. W. PECK,  
R. C. COOPER."

The CHAIRMAN: Now, gentlemen, what should be done with these communications?

Mr. GREEN: I move, Mr. Chairman, that they be received, filed, and made part of the record.

Mr. NESBITT: I second that.

Motion agreed to.

The CHAIRMAN: I am glad that what has been done obviates any further action on my part. I think I need hardly assure the meeting that as a Committee or as individual members, none of us ever had the slightest intention or remotest idea in our minds of casting any reflection upon the people in whose interests we are working night and day for I feel very strongly that this Committee is working in the interests of the returned soldier and his dependants and endeavouring to accord them the most sympathetic, and generous consideration.

Mr. NESBITT: I am sure the Committee thoroughly endorses everything the Chairman has said.

Committee adjourned.

COMMITTEE ROOM 435,

HOUSE OF COMMONS,

WEDNESDAY, May 12, 1920.

The Special Committee on Pensions and Civil Re-establishment of Soldiers met at 10.30 a.m., the Chairman, Mr. Hume Cronyn, presiding.

*Other members present:*—Messieurs Arthurs, Bolton, Brien, Calder, Caldwell, Chisholm, Clark, Cooper, Edwards, Green, McNutt, McGibbon, McGregor, McLean, Morphy, Nesbitt, Pardee, Peck, Ross, Savard, Turgeon, and White—23.

The CHAIRMAN: We have two specialists on tuberculosis to give evidence this morning, Dr. C. D. Parfitt and Col. W. M. Hart.

## EVIDENCE.

Dr. C. D. PARFITT and Col. W. M. HART called, sworn and examined.

The CHAIRMAN: I have suggested to Dr. Parfitt that he should give us a statement of the experience of himself and Col. Hart, or Col. Hart will do so on his own behalf, following it up by an explanation of their particular work at the present time. They have prepared here a form of memoranda dealing with the points they would like to discuss with this meeting. These are for distribution among the members of the Committee.

Dr. PARFITT: Mr. Chairman and gentlemen of the Committee,—The Chairman has asked me to give a brief review of my experience in tuberculosis. I may say that since 1898 I have paid special attention to this field and have worked in large hospitals in large centres and have worked since 1902 in tuberculosis sanatoria in

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Muskoka—one rather large sanatorium, the Muskoka Free Hospital—and in two smaller private institutions. Besides this professional experience, for upwards of twenty years a most valuable part of my experience has been my own personal one with tuberculosis and its subsequent results. Recently we have been asked by the Department of Soldiers' Civil Re-establishment—Col. Hart, Dr. Byers, and myself—and I regret Dr. Byers is unable to be here because of illness—to visit all the sanatoria receiving ex-service men throughout Canada. We have been on this detail nearly one month, and part of this time has been devoted to inquiring into the after-care of the tuberculous. Incidentally, we have recently visited St. Louis, where two important conferences on tuberculosis have been held, and we have thereby come in touch with many of the best men in the United States on the subject who are familiar with the general problem of tuberculosis among soldiers.

Directly within the last month we have interviewed upwards of fifty people, physicians of high standing, physicians intimate with the details of tuberculosis in Toronto and Hamilton, vocational officers, public health officers, public health nurses and the Red Cross representative in Ontario. I think, sir, that comprises my experience.

*By the Chairman:*

Q. Then you would like to go on and follow these headings? If there are any questions which members of the Committee might like to ask, follow each heading. The doctor has extensions of certain of the sub-headings, which when we come to them will be ready for distribution.—A. I have already mentioned the limited time that we have been in the field of investigation, and I would also say that our field of observation thus far has thus been restricted. My own relation to the tuberculosis soldiers has been limited, as since 1917 I have cared only for a small group, but I have attended the several conferences held by the Department of Soldiers' Civil Re-establishment with the medical officers of the sanatoria throughout Canada, and for a time acted in an advisory capacity on tuberculosis to the Military Hospitals Commission. I would ask you to bear in mind that anything we have to say bearing on the ex-service problem is a general impression obtained in a relatively limited time and with limited opportunity for observation up to the present. As an introduction, I thought it would be of interest to you to hear of the subject at large, and especially regarding the number of tuberculosis cases in the C.E.F.

*By Mr. Morphy:*

Q. Before you go on with that, may I ask you a question with regard to what you say that your field has been restricted? I would like to ask how and if you have any suggestions?—A. Thus far we have only been on tour, the three of us, Col. Hart, Dr. Byers and myself, for less than a month. A week of that time was spent in St. Louis.

Q. I am speaking of the field.—A. Our field so far has been Toronto, Hamilton and Gravenhurst.

Q. Is the scope of your duties narrow? Is there any restriction?—A. We had absolutely no restrictions placed upon us. We are to consider the subject in the broadest possible way.

Q. All right, but I misunderstood your former remarks.

The CHAIRMAN: Would you like to add anything to the introductory remarks of Dr. Parfitt, Col. Hart?

Dr. HART: I understood that you wish me to state what my special experience in tuberculosis work has been. Thirteen years ago, in 1907, I went to Saranac Lake, N.Y., a well recognized centre for the treatment of tuberculosis. I remained there until 1910. When I left there I was first assistant on the staff of Dr. Trudeau's sanatorium. From there I went to Duluth, Minn., and spent a year and a half as secretary and sanatorium superintendent of the St. Louis County Sanatorium Com-

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mission. From there I accepted, in 1911, the position in Saskatchewan of secretary and sanatorium superintendent of the Saskatchewan Anti-Tuberculosis League. This position I held until the outbreak of the war in 1914. Our work was interfered with by the outbreak of the war and I enlisted on August 8, 1914, and went overseas with the first contingent. For the first three years of the war I was mostly in the field. In 1917, I was instructed by the Director General of Medical Services to organize and establish a sanatorium or a special hospital for tuberculosis patients at Lenham, Kent, England. This I commanded until the cessation of hostilities brought our work to a close. I then started on a tour of the British sanatoria, but was unfortunately taken ill and was invalided home last October. I was discharged from hospital and demobilized in January of this year. Since then I have been following tuberculosis work, having again visited Saranac Lake, also Ninette, Manitoba. Since the first of April I have been on the special board, particulars regarding which Dr. Parfitt has already given you.

The CHAIRMAN: Now, Dr. Parfitt, I think you can go on. Perhaps you would like to distribute the extension of that. You are dealing with the number of tuberculous cases in the C.E.F.

Dr. PARFITT: The total number of cases during five and three-quarter years, since the beginning of the war up to April 30, 1920, is 8,508. Up to this time the incidence ratio amongst the forces, with carefully corrected figures, is at the rate of 5.01 per thousand. A study made late in 1917 for three and one-sixth years, from the beginning of the war, showed an incidence rate of 4.3 per thousand. I may say that Dr. J. H. Elliott, of Toronto, made an independent study and arrived at the same figures. During the latter half of the war there has been an increase in incidence of 16 per cent. But on calculating the incidence ratio per thousand among civilian males of military age in Canada, estimated in 1915 from the vital statistics of the various provinces, I found the ratio was 5.3 per thousand. So that the actual incidence of tuberculosis both up to September 30, 1917, and in the recent study of April 30, 1920, amongst the C.E.F. forces is in both instances below the incidence ratio among civilian males of military age as shown by the vital statistics of the different provinces in 1915. There is no good reason to think this has increased much in Canada. In fact, in Ontario the death rate is stationary or has decreased.

*By Mr. Morphy:*

Q. Would you not have a better chance to observe the prevalence of the disease amongst soldiers than amongst civilians?—A. Yes, sir.

Q. Is it possible that the records for that reason are more complete as to soldiers than as to civilians?—A. Yes. I think the cases are more easily recognized.

Q. Is it not also possible that the state of the civilian health is not so well ascertained as it is amongst soldiers?—A. This question is taken up in the sub-section on the death ratio. We have the number of deaths pretty accurately in the greater number of the provinces. The next subsection will take up just that point and later on I will do so a little more fully. There is an explanation also that I should like to add. The incidence is 20 per cent less in soldiers in 1917 than in civilians in 1915, and 6 per cent less in soldiers in 1920 than in civilians in 1915.

The CHAIRMAN: Your memoranda there is wrong. 1920 this decrease should be, not 1917. D (2) the incidence is 6 per cent less in soldiers than in civilians in 1915.

The WITNESS: To answer the question just asked. In estimating the incidence in the civilian population we have applied the ratio of five cases of tuberculosis to one death. Recent studies in various places established in the small town of Framingham, Mass., where a very exhaustive investigation has been made show that the incidence of tuberculosis to the death rate is about 15 to 1. The figures given by Dr. Philip in Edinburgh have shown a 10 to 1 ratio. I only calculated on 5 to 1 ratio as that is used most generally. So if we take the higher ratio of 10 to 1 among

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civilians to correspond more nearly with the soldiers we would increase the incidence ratio in males of military age by practically doubling it.

The number of soldiers killed in action in five years was 35,684. The number of deaths from tuberculosis in Canada during the same time was 42,920. The incidence ratio of tuberculosis amongst the enlisted men, and this is a crude ratio, was 14.4 per thousand, as compared with an incidence ratio of 6.14 per thousand in the British Expeditionary Force. We have therefore an incidence 128 per cent greater in the C.E.F. than in the B.E.F. We are inclined to think that the Canadian ratio, which includes many suspect cases, is too high actually for tuberculosis, and that probably on account of their less rigid examination the ratio for the P.E.F. is too low.

*By the Chairman:*

Q. Would you explain why the incidence ratio varies in B (1). You give the incidence ratio per thousand at 5.01 in B (1) and then you say the incidence ratio crude is 14.4?—A. Taking the latter first. The ratio is simple, the number of enlisted men of approximately 600,000, to the number of tuberculosis cases of 8,000. Whereas in the B (1) study I have made a careful calculation, deducting deaths and discharges throughout the five years, and then I have taken the average number of men with the C.E.F. throughout the war and calculated the incidence on a one-year basis, whereas here this is just a crude ratio of the incidence of tuberculosis diagnosed from the full number of enlisted men. The average number of men under arms who might be falling ill with tuberculosis at any one time was just short of 300,000. The number of cases that occurred during the five and three quarter years is 8,508. To compare with the death ratio one has to take an annual incidence.

*By Mr. McGibbon:*

Q. In regard to F (2) and (3) do you think the examination would have anything to do with these figures?—A. I think the British standards of diagnosis are different—Col. Hart will probably be able to give much better information—they were much more rigid in defining pulmonary tuberculosis. I believe requiring at one time the presence of tubercle bacilli to establish the diagnosis.

Q. That is the British?—A. Yes, whereas a great number of cases suffering from physiological depression along with slight fever with us were classed as tuberculosis, and raise our figures.

*By the Chairman:*

Q. Col. Hart, would you like to add anything to that before we go on with the next letter?

Dr. HART: I might only add in connection with Dr. Parfitt's last remark that a somewhat limited observation of methods of handling tuberculosis among the British forces as compared with handling tuberculosis in the Canadian forces, would suggest an explanation of the discrepancy between the ratio pertaining in the C.E.F. and the British forces which is a crude ratio. I would not like to go on record that this is the official regulation in the British army, but from observation I was inclined to think that they would very seldom diagnose tuberculosis as such unless there was the presence of bacilli in the sputum. I know of one particular instance where a man died of tuberculosis almost immediately on discharge from the army, which would suggest that possibly they were more reluctant to make a diagnosis of tuberculosis than medical officers in the Canadian forces.

The CHAIRMAN: We come to letter G. the number of ex-service men in and discharged from sanatoria.

Dr. PARFITT: The number of ex-service men under treatment up to April 30, 1920, according to figures submitted, is 1,995 and men discharged throughout Canada to that date, including dead, 6,513, giving the total of 8,508 who have passed through the

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sanatoria. To give you some idea of how these figures referring to classification are compiled I have been compelled to take the figures of three representative sanatoria, one in Ontario, one in Nova Scotia and one in Manitoba. Since all the figures of the 26 sanatoria to which tuberculosis soldiers are sent were not available. The non-tuberculosis in these three institutions were 27 per cent; 2 per cent were non-pulmonary tuberculosis, 21 per cent were incipient, 16 per cent were moderately advanced and 34 per cent were far advanced. You will therefore note that the average of these three sanatoria have more than 25 per cent of non-tuberculosis cases. There has been probably a good deal of weeding out of such cases before they arrive at the sanatoria but it was shown in the French forces that nearly 75 per cent of the cases which were sent back as tuberculosis were found to have diseases due to other causes. So the sanatorium becomes a great clearing house for the diagnosis of patients.

*By Mr. Morphy:*

Q. You say that a large per cent—I forget the percentage—of men who are sent for tuberculosis into a sanatorium for that purpose did not show symptoms?—A. On observation.

Q. How do you account for them getting there?—A. Localized infections may have taken place at any one of several points in the body and are often difficult to determine, and any bacterial poison, of mild degree, will give very much the symptoms of fever depression and fatigue that the bacterial poison of the tubercle bacillus will give. So that many of these patients may have symptoms very closely resembling pulmonary tuberculosis.

Q. And the ordinary physician would take no chances. He would send them to the sanatorium?—A. Yes, just as in a case of suspected typhoid. It is better to take no chances.

Q. Does it increase the expense much?—A. Twenty-seven per cent required a period of observation, but many of this 27 per cent probably had some non-tuberculous chronic respiratory disease, which the sanatorium is best suited to treat, since there are no chest hospitals to go to. The hygienic conditions are better for such pulmonary cases than living at home.

*By Mr. McGibbon:*

Q. It would not increase the cost to the Government because they should be cared for somewhere?—A. Yes, they are better there. In the limited period of six months of average residence in a sanatorium, 10 per cent were arrested, 13 per cent were apparently arrested, which is a fairly high grade of result to be obtained in the limited period of six months, but probably lower than if they could stop at the sanatorium longer. Twenty-five per cent quiescent, without symptoms of bacterial intoxication and improvement in their condition. Thirty-five per cent improved. These are patients who will, probably, have a fair restoration of health if their treatment is continued long enough. Unimproved, 9 per cent; died, 8 per cent.

*By Mr. Morphy:*

Q. Does that 85 per cent discharged get a chance to make a livelihood and a fair recovery? What instructions are given them when they leave the sanatorium?—A. The patients themselves are invariably, I think, instructed fairly about the limitation of their future life by the superintendent or his assistants. Dr. Hart will tell you of the general following up of these cases—his point of view, which, I think, represents the point of view of the other members of this Board, and of the necessity for very explicit instructions which shall follow up the patient to his physician.

*By Mr. McNutt:*

Q. Are they entirely cured?—A. It is conceivable that after many years the patient may have tubercle germs which remain in his system killed entirely. A few

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patients do no doubt become absolutely cured in the sense that you speak of, but this is very rare. We all harbour tubercle bacilli in our bodies, and in the majority of instances the tubercle bacilli are living, and it is only our powers of increased resistance and good vitality that keep them from breaking out. The generally accepted point of view to-day is that tuberculosis results from the breaking down of vital powers so that the tubercle bacilli present can take on a new lease of life. A certain number of illnesses are no doubt the result of recent infections. But the accepted pathological and clinical view is that tuberculosis is the result of strain which causes breakdown.

Q. The lungs have been filled up entirely?—A. Yes, it has been shown at autopsy that with increasing age as many as 95 per cent city dwellers may show the presence of tuberculous scars.

*By Mr. Brien:*

Q. Would you have any cases of original infection? They are practically all recurrences?—A. They are all latent cases that have broken down through exposure, strain, worry, excessive muscular exertion. We have learnt that in early adult life the lungs of city dwellers show the presence of tuberculous areas in 80 per cent, when they are examined by the X-ray after removal at post mortem. These areas are of the type known as the focal infection incident of childhood. The type of disease common in adults known as phthisis has different characters to this local type, and it is found more frequently as age increases.

*By Mr. McGibbon:*

Q. One more question. I think what the member had in his mind, the post-discharge treatment of tuberculous patients and that involves the total disability and also the length of time they are superintended. Do you think there should be any limit placed on them, or should they get a total disability until the doctor says it is not required?—A. May I suggest that this be elaborated a little later.

*By the Chairman:*

Q. I have suggested that the doctor should say something of his personal experience just to give us a concrete instance of what does occur?—A. One hesitates to speak of himself, but from the standpoint of having made a good recovery from tuberculosis it is possible that my own experience may be helpful if I may be permitted to do so. I had worked fairly intensively in medicine during the 90's, and after working on the detail of tuberculosis in the Johns Hopkins' Hospital during '98 and '99, a very few months later I broke down from tuberculosis which affected the pleura, which was considered a favourable form of tuberculosis although I was very ill with it. I was treated by Dr. Trudeau and other physicians. I made a recovery that was rather unexpected and resumed work in 1902. I worked rather too hard for my convalescent powers and relapsed with an open tuberculosis in 1903. I, therefore, laid off for a year and took up work again in 1904 and worked pretty hard until the summer of 1906, when I had a very serious relapse. With my life again dispaired of—pulmonary hemorrhage, severe cough, very high fever, and generally marked symptoms. I was in a relapsing condition after brief respites from 1906 and throughout the greater part of 1907. I again consulted Dr. Trudeau and remained with him for some time. He emphasized the need of my keeping away from the environment of my work. I had ideal living conditions at the time in Muskoka. My work was near at hand and I was anxious to remain, but the great point emphasized by Dr. Trudeau was that I should put as many miles between it and me as I could so that I should have as little as possible to worry me. I stayed away some months. I came back to work through force of circumstances in the spring of 1908, and still had some signs of activity owing to severe infection due to cold germs in Toronto. I had left Dr. Trudeau's sanatorium at the time very well, although my

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period of rest was not long enough; but I had to get to work again and worked carefully for a limited number of hours a day, and I gradually pulled ahead. In the spring of 1909, for the first time, since 1903, I definitely lost tubercle bacilli from my expectoration. There may have been recurrences afterwards, but I believe that they have not been there for a long time, so that I feel in addressing you that I can speak with very intimate experience of tuberculosis personally—of the acute stages with the tendency to relapses and with the after effects which are produced in cases of severe tuberculosis. The X-ray evidence now shows extensive formation of fibrous tissue with heavy deposits of lime salts in the tissues. These changes are nature's method of affecting a cure. The aftermath of all this has been a good deal of chronic bronchitis which may get worse with time on account of the compensatory changes in the lungs which take place. I have lived in Muskoka since 1902 and I do not think I can compete with the ordinary practice of the city, with the wear and tear of city work; but I can do a fair amount of institution work where I can control it at my own convenience. The patient should not work under pressure. He should take his own time, and take sufficient time to recover from fatigue.

*By Mr. Morphy:*

Q. Have you any suggestion to make towards applying your views to the discharged tuberculosis soldier who is forced to take an occupation under a master, employer or something; but must earn his livelihood and work hours to suit his employer. What can be done to assist that man to get time for recuperation and contentment of mind that would bring about an ideal condition?—A. If you will permit me, I will defer that to "K". Broadly speaking on the types of diseases dealt with at sanatoria and in Toronto where the Department of Soldiers' Civil Re-establishment have a very well equipped clinic to take care of chest cases we find that the non-tuberculous chronic respiratory diseases form a considerable group. In my sanatorium where there are some officers, 15 per cent, in the Mountain sanatorium at Hamilton, 10 per cent, and with Dr. Stewart in the Manitoba sanatorium 33 per cent. The Toronto S.C.R. Chest Clinic has 50 per cent non-tuberculous and 50 per cent tuberculous cases. My own figures show that 36 per cent have tubercle bacilli and 32 per cent have evidence of tuberculous without, 16 per cent were forms of latent clinical tuberculosis in which there was some reason to suspect tuberculosis but illness was possibly due to other causes. The two groups, the non-tuberculous and the pulmonary tuberculous cases are both subject to disability, possibly considerable and possibly permanent. "The classification of the ex-service patient after discharge from the sanatorium while in the readjustment period to cover broadly all the cases who were discharged from the sanatorium because they are at present, I believe, allowed 100 per cent disability for a limited time the readjustment periods of indefinite time. There is an intermediate stage between the sanatorium and economic rehabilitation or re-establishment, which may be either complete or partial, and reactivation of the disease with its tendency to relapse, and death. We have to divide the patients after discharge in this readjustment period into three groups, group 1 is temporary, group 2 is indefinite, and group 3 is permanent. We only have the figures of the Mountain sanatorium to give in relation to the percentages of discharges belonging to these groups. The members of the Social Service associated with the staff of the Mountain sanatorium at Hamilton have studied this subject of the readjustment period carefully, and broadly speaking 35 per cent of the discharges from that sanatorium belong to the temporary readjustment period, 52 per cent belong to the indefinite period, and 13 per cent to the permanent. We have defined the groups of these periods under the headings of: Status of the individual, his future, his classification, on admission and in discharge from the sanatorium for relapse, working capability, critical period, and compensation desirable. In the temporary period, group 1 in the status of the patient on discharge is one in which he will be able to resume his old occupation or to undergo vocational training for re-establishment preferably under conditions prevailing in a

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protected industry. His future is full time work at old or better occupation. He was discharged as apparently arrested. He is free from physiological depression, and though expectoration may remain, it is without bacilli. He is apparently normal except that he has a demonstrable lung lesion. The critical period will likely come in the second or third year following his departure from the sanatorium. He may forget some of the precepts he has learned and not make some of the compensations in living at home, necessary to offset his work, that he has done in the early days. He may find through necessity that he may have to press himself harder than he formerly did. Experience derived from the sanatorium results after discharge shows that the tendency to relapse is greatest in the second year, and that the mortality is heaviest in the fourth year after discharge. Maximum compensation should be maintained temporarily, and adjusted subsequently according to condition.

We feel this compensation should be adequate and sustained. How the compensation is to be paid is not for us to determine. We are just required to make a suggestion.

*My Mr. McGibbon:*

Q. I think you have misjudged my impression of that. At present as I understand the regulations, the complaint is that it is limited to six months, and the boys come out and have to go to work before they should, and they break down and return to the sanatorium. My question was, would it not be better to give them a total disability pension since the medical officer had recommended?—A. We take that point up a little later. I have attended all the medical conferences of officers in charge of sanatoria called by the Department of Soldiers' Civil Re-establishment at which the medical officers of the sanatoria have discussed the problems of management and of treatment and have gone into these matters at some detail with the sympathetic co-operation of the Board of Pensions Commissioners, and my impression has been that while six months' total disability was allowed, the recommendation had been made two years or more ago that the pension of the tuberculous patient should always be subject to readjustment according to the patient's physical needs.

Mr. COOPER: That is the way it is provided for in the Pensions Act.

WITNESS: Group 2. 52 per cent of discharges from Mountain Sanatorium, Hamilton. This group is not in anything like as good physical condition as group one. The status of the patient is that the man must live a modified, restricted life, else he will relapse. He is fit for part time work only. Special consideration from his employer is necessary; otherwise relapse is certain. He must not be subject to the competition of fellow employees.

We had three who constitute this Board and have talked with a number of ex-service men. Dr. Byers, who, unfortunately, is not here, has probably had the largest individual experience among medical officers with the tuberculosis soldier and is very sympathetic, and we realized very fully that the open labour market for these men with restricted working ability is very hard. The demands of the employer are not unreasonable. The soft jobs are for his long time employees, and if a man is put on a machine and has to perform some function it must be exasperating for an employer to have a man laid off from time to time with illness, and we think it is perfectly impossible to expect employers at large to find opportunities for this 52 per cent of discharges from the sanatorium at Hamilton for positions. In the Dominion 8,500 of the cases and 4,500 cases would have to be provided for in the open market.

The patient gets tired inevitably of the long-continued restriction of sanatorium life. If they were civilian patients he would also weary of it, and after a period of education and fair improvement of health the dischargee could carry on and apply the knowledge which he has derived from the sanatorium. The tuberculosis soldier gets tired of sanatorium life after eighteen months or two years, and if he is conscientious he should be no greater menace to the public or to himself than the civilian.

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This group could be technically carried on at the sanatorium for a longer period, but the soldier does get very tired of it and so does the civilian.

"Modified work in protected industry with relative re-establishment through modified vocational training. Possibly a small proportion of group may become" economically independent by the fourth year.

This would seem to be a desirable development for these patients who have a working capacity of possibly fifty per cent or thereabouts.

"Suitable for protected industry: In the Mountain Sanatorium, 35 per cent. Twelve per cent of that total would probably graduate from that class in a short time. There is a striking similarity among the Mountain Sanatorium discharges and the patient under the Hamilton Vocational Branch, which takes mixed tuberculous and non-tuberculous and pulmonary cases, and the Toronto Chest Clinic D.S.C.R., which treats only pulmonary diseases, and the Laurentian Sanatorium at St. Agathe. Their figures are very similar. The Mountain Sanatorium has 23 per cent. The Hamilton Vocational Branch has 21 per cent. For this group the Toronto Chest Clinic has 22 per cent. Seventy-five per cent of the group at the Hamilton Vocational Branch are non-tuberculous. Fifty per cent of the group at the Toronto Chest Clinic are non-tuberculous. The Laurentian Sanatorium has 23 per cent available (civilian statistics). Each place of observation is in a different part of the country and they very closely resemble one another."

"Fortunate suitable occupation in shop or piece work at home."

Home industry might take care of a very considerable percentage if the patients had a sufficiently generous living allowance to let them live comfortably without worry or strain, and eek out a living by doing a little home work.

*By Mr. Morphy:*

Q. What do you mean by home work?—A. Some of these people with approximately 50 per cent working capacity, who were possibly interested in chickens and gardening and could keep a cow and could do a little to keep up their home and reduce their living expenses, provided there was a sufficiently generous compensation from Government sources.

"Sanatorium classification on admission. Probably Mod. Advanced or far advanced (good type)."

They are not a very high grade, and yet they may live quite a considerable time. They are capable, on discharge, of doing light work in some kind of protected industry for four hours a day and walk two miles a day, capability may increase, but full capacity is most unlikely. Relapse may take place earlier than in the first group unless protected, and the mortality will be heaviest at an earlier date than in group one. The compensation should be maintained indefinitely.

*By the Chairman:*

Q. That is for 52 per cent?—A. For 52 per cent, as shown at the Mountain Sanatorium.

Group 3, 13 per cent of discharges. The patient is totally disabled, and not fit for any regular work. This patient is not in need of indefinite intensive sanatorium treatment. He may also be very tired of the sanatorium and may reasonably live at home until he becomes further disorganized physically, when for the safety of his family and for his own comfort, it would be proper to induce him again to enter the sanatorium.

This group is formed of a very small number of the incipient cases who have made no response to treatment, and of moderately and far advanced cases. As the result of treatment they have become improved, quiescent, or unimproved on discharge. Capability on discharge is no consistent effort. Relapse is imminent, and the mortality is relatively early. The compensation should be at the maximum and should be permanently maintained. We now come to memoranda regarding measures suggested to

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assist ex-service men following their discharge from the sanatoria. If I may make a suggestion, Col. Hart, who has elaborated this part of our memoranda more than I, is more qualified to deal with it.

The CHAIRMAN: Have you any special copies of this extension, Col. Hart?

Dr. HART: Mr. Chairman and gentlemen, I regret that the copies of the elaboration of the section covering our memoranda regarding measures suggested to assist the ex-service man following his discharge from the tuberculosis sanatorium are very limited, and that although the outline on the first page of the copies which have been passed round is complete, the elaboration on the subsequent pages is incomplete, owing to the limited time at our disposal. I will not go over the memorandum on the first page as it is merely an outline which is elaborated later. I will proceed at once to elaborate. I wish to emphasize two things. The first is that these are memoranda only; and the second that they are suggestions only on the part of the Board of Consultants. They may appear to you, because they are put down in this form, as being almost a complete report; but that is not our intention at all. We feel that the opportunity which we have had of reviewing the field in Canada has as yet been too limited to do anything more than submit memoranda, and we also feel that we are not in a position to do anything more than to suggest a general outline of what we feel should be the measures required to assist the ex-service man after his discharge from the tuberculosis sanatorium. The many difficulties which the ex-service man meets with on leaving the sanatorium are part of the general tuberculosis problem with the solution of which the nation as a whole is intimately concerned. That is the point we wish to emphasize, that the problem of the ex-service tuberculosis patient is merely a part of the general problem of tuberculosis among the other civilians in the country. The main objective to be kept in view may be briefly stated: The reduction of relapses to a minimum and the postponement of the necessity for re-treatment for as long as possible. To attain this objective the greatest use must be made of all available means. These may be discussed under the following heads: (a) Financial compensation; (b) medical supervision; (c) living conditions, and (d) working conditions. In the few copies which I have been able to pass around the first three heads are elaborated, but as regards the fourth, there was not time to have it typed.

(a) Financial compensation. Provision by the State of financial compensation which will (1) be sustained throughout the whole period of readjustment following the patient's discharge from the sanatorium—(that is the period of readjustment which Dr. Parfitt elaborated); and (2) will be adequate to defray necessary expenditures, is an essential and all important factor in attaining the objective specified. We have elaborated at some length the need for adequate compensation. I am sorry that we have not copies of the elaboration of this need. The tuberculous ex-service man discharged from the sanatorium is, in our opinion, in all cases sub-standard for an indefinite time in the ordinary labour market; in some cases it may be short, in other cases longer. We feel also that the sub-standard man up to 80 per cent, of normal ability, that is with a disability of 20 per cent or more, is 100 per cent disabled in the ordinary labour market, for two reasons at least; because, first, part time jobs are not available in any great numbers, and secondly, because of the tendency to relapse; that is the characteristic tendency of the disease to relapse, whether the job is suitable or unsuitable. This tendency, we feel, should be emphasized because we know that in many cases too great optimism has been expressed. The original tendency early in the anti-tuberculosis campaign twenty-five or thirty years ago was to consider a diagnosis of tuberculosis as practically a death warrant. This idea was combatted with the result that the pendulum has now perhaps swung too far the other way, and too hopeful a view is taken of the permanently successful treatment of tuberculosis. So, for that reason, we should emphasize the tendency of the disease to relapse. The disability of the tuberculous ex-

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service man is not only for his working hours but also for his hours of leisure. His hours of leisure must be spent in recuperation. A conscientious worker must therefore give up most of his leisure in order to maintain working ability. He must make the greatest use of the time he is not actually on the job in resting in the open air and carrying out the very tedious and monotonous routine of the sanatorium, in so far as he can, after his discharge.

Mr. NESBITT: All that is quite true, but you propose later on to tell us how that should be done?

Dr. HART: Yes, that will be elaborated in a further section. The arrested tuberculous man is less elastic physically than the normal man, and requires a longer time to rest from fatigue. Moreover, the effect of poison absorbed during exertion from relatively healed areas of disease is to cause depression of the vital forces. The pyramiding of such depression will cause relapse. We feel also that we should draw attention to the contrast between the tuberculosis case and the case of the man suffering from other disabilities where absorptions of poisons or what we call auto-inoculations, do not obtain. That is one of the reasons why we feel that the tuberculous ex-service man should be considered on a different basis from an ex-service man suffering from other disabilities.

*By Mr. Morphy:*

Q. What do you mean by auto-inoculations?—A. The absorption of poisons into the blood stream from the diseased area. We feel that we ought to elaborate what we consider would be the effect of the reduction of the pension upon the life of the tuberculous pensioner, that is the apparently arrested case. In the first place he is granted a 100 per cent disability pension for six months. During that time his health is maintained. At the end of six months, should the Board of Pension Commissioners consider that the maintained health of the pensioner justifies a reduction of pension to 75 per cent disability, his health will still apparently be maintained although he has to make an increased effort to meet expenses. At a subsequent revision, should the Board of Pension Commissioners consider that the apparently maintained health of the pensioner justifies a further reduction of pension to 50 per cent disability, the pensioner's health now becomes impaired and relapse follows as the result of (1) increased effort to make good diminished income, and (2) worry. The next step is his re-appearance before the Board of Pension Commissioners at the next occasion of revision when he is recommended for treatment. He now has probably a less favourable outlook than when the original period of treatment was begun. His courage has been shaken and his morale lowered.

The next point is with reference to the periodical review of pensioner's condition by the Medical Examiners of the District Office of the Board of Pension Commissioners. The personnel of these examiners, we feel, should always include a physician recognized as having special qualification in the field of pulmonary diseases, and more especially, whenever possible, in that of pulmonary tuberculosis. I do not wish to imply in this remark that such is not the case, but we feel that we ought to lay down what we consider as an ideal condition in every case. Failing such a specialist, the sanatorium physician who previously treated the pensioner should be included with the examiners. It is recognized, however, that local conditions in relatively unsettled parts of the country make this reasonable ideal of a reviewing board of examiners impossible. I think a question was asked a little while ago about the finality of the pension. Was that your question, Dr. McGibbon?

Mr. MCGIBBON: No, it was the one involved in No. 2, about the effects of reducing pensions and having the men up for re-examination. Strong representations have been made to us that the period should be raised from six months to two years, and I wanted to get your opinion on that, or as to whether it should be definite and left to the physicians.

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Dr. HART: That is sufficiently elaborated now.

Mr. MORPHY: I would like the doctor to go back a little. Subsection 2 states:—

"It is recognized that local conditions in relatively unsettled parts of the country may sometimes make this reasonable ideal of a reviewing board of examiners impossible."

There may be many cases of this kind to make it impossible. What is your suggestion as to dealing with those isolated cases?

Dr. HART: While we feel that probably the number of those cases would be relatively small, how the the difficulty might be met is hard to say. The conditions which prevail throughout the immense territory of Canada are such that it would seem impracticable to send a specialist around with every reviewing board. I believe there is a travelling reviewing board for picking up the outlying cases that are unable to come into a centre. We have not discussed at great length amongst ourselves how in our opinion that might be met, but speaking tentatively, we feel that as far as possible the pensioners should be brought in to the specialist, particularly for this reason. The question of prognosis—the question of diagnosis, to begin with and of prognosis particularly, that is the forecast as to the outcome of the patient's disease, the determining of his exact condition with regard to possible approaching relapse—requires as a rule more than one examination. It requires a period of observation by the specialist, and it also requires under present conditions in a case in which there is any reasonable doubt, X-ray observation, particularly with stereoscopic plates which are of course unavailable except in the centres where the specialist also will be found.

*By Mr. Nesbitt:*

Q. Would you advocate that the doctor that treated him in the sanatorium should be present, if they are sent to a specialist?—A. Not necessarily, no.

*By Mr. Morphy:*

Q. Speaking of that individual that is beyond the borderland of reasonable reach, is there any way of reaching him through the local physician? By propaganda from the consulting Board?—A. For the purpose of helping him?

Q. Yes. There may be a local physician who knows nothing about X-ray treatment of the tuberculous man. He may be far removed from the centre of civilization?—A. If I might be permitted, I will postpone that till the next section, where that particular point is specifically taken up. I was dealing with number four. Finality in pension of the tuberculous ex-service man should not obtain in our opinion until he is hopelessly ill. The degree of disability in such cases under our present system should be subject to review at stated intervals, in the interest of the individual. We wish to emphasize that our reason for taking this stand is the interest of the individual patient, which we feel would be jeopardized if his pension were not subject to revision and adjusted to the changes which will arise in the pensioner's physical condition. Paragraph 5 should not be in this memorandum, as it is elaborated under a separate heading.

Now coming to the question of medical supervision: Medical supervision is subdivided under two headings—(1) by the physician and (2) by the Social Service Follow-up. First by the physician: Every discharged sanatorium patient should, if at all possible, be placed under the supervision of a physician competent to assist and direct him to put into practice the lessons he has been taught in the sanatorium, because the discharged sanatorium patient has to live the rest of his life in accordance with the lessons he has learned at the sanatorium. That in a word is one of the chief functions of the sanatorium—to teach the patients the mode of life they will have to follow for the rest of their days. This physician, we feel, should be either an S.C.R. or a Board of Pension Commissioners' tuberculosis specialist or a civilian clinic tuberculosis specialist where such are obtainable, or in the event of

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these not being obtainable, in an isolated or distant community, a private practitioner.

Then here is the point I was asked about a moment ago. We feel strongly that this supervising physician should in every instance be furnished immediately and by direct channel from the sanatorium superintendent with a précis of the patient's whole case. No matter how efficient the departmental channels may be, it is utterly impossible if the only copy of the patient's case record which goes out, goes out through the departmental channels—it is impossible for that record to reach the supervising physician as quickly as if one copy were sent direct to the supervising physicians.

Then with regard to medical supervision by Social Service Follow-up: In close co-operation with the physician should be the D.S.C.R. social service nurse, the civilian tuberculosis visiting nurse, the Municipal Health nurse, the Victorian Order nurse or some similar agent, depending on local conditions, to whom must be delegated the duties of investigating the patient's (a) living conditions and (b) working conditions (if he is able to work). I may say I have established and conducted a tuberculosis clinic in a city, and my opinion with regard to the value of the co-operation of an efficient, well-trained and tactful visiting nurse cannot be too highly stated. Her co-operation is of utmost importance—I said "tactful"—of utmost importance in securing the result the physician is endeavouring to obtain in adjusting his patient's life to his disability.

*By Mr. Nesbitt:*

Q. Such as the Victorian Order of Nurses?—A. Yes, that is one agency we referred to in case there was not a specially trained tuberculosis visiting nurse available.

Q. There is not in nine cases out of ten?—A. We recognize that, in outlying districts.

Q. In ordinary towns we have no specially trained nurse for tuberculosis that I know of?—A. We recognize that and further recognize the fact that we have a considerable proportion of these tuberculous cases congregated in the centres of population. I think that is the general consensus of opinion on that point. With regard to tuberculous ex-service men in Canada, we are not yet prepared to state, because we have not had sufficient opportunity yet of investigating the whole field.

Q. I would not agree with you at all that they are all confined to the city?—A. Not all; I said a great proportion.

Q. Just practically in proportion to the population of the city, are they not?—A. I think not.

*By Mr. Morphy:*

Q. Does the city furnish an objective point for one affected in that way, as compared with small towns and country districts? Is there a desire on the part of one of that class to have city life?—A. We are inclined to think there is.

Q. Is that from the point of view of contentment, recreation and amusement, and so forth?—A. Quite so.

*By Mr. Nesbitt:*

Q. Has not the tendency been for years, with people of tuberculous tendency, to get them out of the city?—A. It has; but you have to take into consideration that after a man leaves the sanatorium his natural tendency to go back to the city has to be taken into consideration, because he is not under disciplinary control.

Q. I would judge his natural tendency would be to go home?—A. Well, that also would be a reason for his going back to the city, because a considerable bulk of the patients—I do not wish to quote any definite figures, because we have not got them relating to tuberculous ex-service men—a considerable bulk of the patients come from city homes. Thoroughly efficient medical supervision we feel would result in early

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detection and prompt treatment of relapse. That is one of the main objects of the follow-up system—the detection and prompt treatment of relapse or of inter-current disease, which, if untreated, would tend to reactivate or aggravate the existing tuberculous lesion. We mention that as one of the very frequent causes of relapse in tuberculosis.

*By Mr. Morphy:*

Q. Are you through with that section?—A. Yes.

Q. The statement has been made here by some previous witness or witnesses that there is in this country a scarcity of tuberculosis experts. Do you agree with that?—A. I do.

Q. Would you be of the opinion that tuberculosis is sufficiently a scourge—let me use that term, although it may be strong—to warrant some government, whether the jurisdiction is in the Dominion Government or the Ontario Government, both as applied to soldiers and civilians, in training up a body of experts, through the intervention of universities or otherwise, to specialize on tuberculosis? Is the danger to the country sufficiently great that the state should make some special educational provision in this regard, as a preventative measure, by developing experts and giving special courses of some kind or other?—A. I am not prepared to express a definite opinion on that without having considered it more at length, but one point does occur to me, and that is that it is not a specialty (if you wish to call it that) which is attractive to most medical men. I know most of the tuberculosis specialists in this country and many in the States, and with very few exceptions every one of these men took up this specialty after having been a patient suffering from the disease himself; so that to the average physician tuberculosis work does not seem to have appealed.

Q. Then following that line it would appear to me that the figures show that men who were once affected have a sense of good feeling towards humanity, and that they are drawn into the further exploitation of the dangers of tuberculosis because they have been affected themselves. Are there in the soldier class, to your knowledge, any students of medicine or young physicians who might fall in the class you have designated and who might, under the guidance of the State, be furnished with the incentives through the establishment of a training board or otherwise—I am a layman and do not understand the technical way of putting it—whereby they would at the same time become re-established and also be a great benefit to the people at large by becoming experts in the treatment of this disease?—A. I cannot at the moment recall any such cases. I may say, however, with regard to the supply of tuberculosis specialists in the Canadian Army Medical Corps in the Overseas Military Forces of Canada during the war, that when I was detailed by the Director General to establish the special hospital for tuberculosis at Lenham, I was given a free hand to draw from any place in England or France any member of the Canadian Army Medical Corps whom I knew to have had this special experience. Through this opportunity I was able to keep my hospital staffed with specially trained men, but although it was a small hospital, not requiring a large staff, I do not think there were more than perhaps three or four men with special tuberculosis training in the Canadian Army Medical Corps overseas whom I did not canvass and make use of; so the number was obviously limited. Owing to the fact that there was such a large proportion of the medical men of Canada represented in the overseas forces, that would support our feeling that the number of tuberculosis specialists in Canada is exceedingly limited.

Q. This Committee has been requested during previous sessions to do something for students in universities whose courses have been interrupted by the war, and is it not possible within the ranks of officers and men of the overseas forces that there is a large number of students who, owing to their intention to take up the medical profession, might receive some special training which would be technical and would fit them to deal with tuberculosis cases, and so increase the number of specialists, and at the

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same time re-establish themselves, and further be of great service to the country after the soldier problem was over?—A. I am not prepared to say.

Q. I want that on record for the information of the Committee, Mr. Chairman.

The CHAIRMAN: Quite so.

Dr. HART: We felt that in suggesting measures to assist the ex-service tuberculous man after discharge from the sanatorium we should give some consideration to his living conditions. These are taken up under section "C." Conditions under which the patient probably spends not less than two-thirds of his time—that is, two-thirds of the twenty-four hours—are manifestly of extreme importance. Bad working conditions (for example a well ventilated office) may be partially offset by a high standard of living conditions at home. Measures to improve the patient's living conditions, if such measures are needed, will vary whether the patient is (1) married, or (2) single; and if single, whether he is living at his own or some relative's home, or whether at a boarding house. In the case of a married man or a single man living at home, the attempt to introduce measures of improvement would probably be the duty of the social service workers. It may be necessary for the social service worker to attempt to teach each patient and his family what is required in the way of food, clothing and housing. Because, although the patient in the sanatorium receives a good deal of teaching in regard to the conduct of his own life, he may go home to a family which has not had the benefit of the training he has had in the institution, and, consequently, he may find it difficult to regulate his life in accordance with the lessons he has learned.

In the case of a married man, or a single man living at home, it may be necessary to have something done in the way of adapting or possibly supplementing existing accommodation, for example, by providing a sleeping porch, or to secure new quarters on account of the unsuitability of the old quarters either owing to the poor accommodation afforded or to their location as regards unhealthy surroundings or distance from work. These are all practical difficulties that I have encountered in handling civilian tuberculosis patients through a clinic. All these suggested possibilities are things that I have done, through the visiting nurses or through other agencies, for civilian tuberculosis patients.

In the case of the single man who is not living at home, but in a boarding house, where numbers warrant, where the individuals concerned are ready to co-operate, and local conditions permit, some sort of hostel furnishing at a reasonable price suitable quarters and nourishing food might be arranged to meet the difficulty, but it may be necessary, or, at least, desirable to avoid, as far as possible, the suggestion of establishing a new type of institutional control. We mention this because with the discharged sanatorium patient, and this is perhaps more true of the ex-service man than of the civilian, there is a desire to get away from institutional life, and I am sure it is not an unnatural desire.

*By Mr. Morphy:*

Q. Might I ask a question? Assuming the establishment of such a hostel for the accommodation, say, of twenty men living in that condition and affected by the same disease, how do they associate and get along with each other? Is there any morbidity caused by the fact that they are marked by the same disease?—A. No, I think it is quite the reverse, because such a hostel—perhaps as yet it is only an ideal—would provide living accommodation similar to the living accommodation afforded the patients in the sanatorium, which, in most of our sanatoria, is of very high grade. Such a hostel would probably provide open-air sleeping porches. Regarding the possibility of increased morbidity, I presume you possibly refer to the danger of infection as one cause?

Q. Not exactly to that. I refer to the ever-present condition in others, besides himself—a feeling of depression?—A. Since I have, myself, brought up the question of infection, I wish to emphasize that the probability is that the sanatorium patient,

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even if he has bacilli still in his sputum on discharge, is not a menace to those around him so long as public opinion does not prevent his making use of a pocket sputum cup and other things which he has been trained to use in the sanatorium.

I come now to the fourth heading—Working conditions. I am sorry there was not an opportunity or time to have this typed.

In so far as it is possible, it is believed that the patient should endeavour to return to his old occupation, unless it is, for some reason, essentially unsuitable. It is felt, also, that increased earning power should not necessarily imply the immediate penalty of reduction of pension.

For those whose condition will not permit of full time employment, but who still possess to some degree the ability to work, it is thought that to avoid unnecessary economic waste and to maintain physical and moral efficiency, it is desirable to furnish part time employment either in,

1. The ordinary labour market, or
2. Some form of protected industry.

To discuss first part time work in the ordinary labour market. This might be secured, we felt, possibly, through either federal, provincial, municipal, or some social service organization's employment bureaus. I am not able to recall where at the moment, but I think that in some localities in the States these bureaus have been required to maintain classified lists of openings suitable to the special and limited abilities of the tuberculous.

Dr. Harry Lee Barnes, of Wallum Lake Sanatorium, R.I.—I might say we discussed this matter with him recently at St. Louis—succeeded in reducing relapses amongst his ex-patients by twenty-five per cent by making available to them all vacancies occurring amongst his sanatorium employees.

He, in discussing this point, said that it might be possible to establish an employment bureau which would keep lists of all vacancies occurring in sanatoria in all parts of the country for the benefit of ex-patients. They are able to live and work in the sanatorium under similar conditions to those in which they took treatment, and for that reason they are able to keep well. I might say that it is the opinion of some authorities that one reason why physicians who contract tuberculosis and go to sanatoria frequently do well, is the opportunity which their profession gives them of being able to stay on the staff of the institution for a sufficient length of time to insure the permanency of their recovery.

Mr. NESBITT: There was some doctor here from Vancouver or Victoria who suggested community villages; that the Government establish industries, such as toy-making and that sort of thing?—A. That idea, which might be called protected industry, is what I am going to discuss next.

Q. Why do you call it a protected industry?—A. Because we feel that that is the term that best describes it.

Mr. NESBITT: It is a term that we hear a lot about in this country.

The CHAIRMAN: I think it is rather an unhappy phrase, and perhaps it would be better if one could be substituted for it.

Dr. HART: I see the point, but it did not occur to me before. Part time, and otherwise suitable employment in some form of protected industry—I am sorry the term is so unfortunate—would probably be desirable. Such opportunities as the ordinary labour market affords appear to be exceedingly rare. I think that everybody who has made any attempt to get suitable positions for the tuberculous will agree with that. It must not be forgotten, however, that any attempt to establish such protected industries, as would be practicable in Canada, is essentially experimental.

*By Mr. Morphy:*

Q. Let us have this explained. Why do you use the term "protected"? What is the industry that you described as protected?—A. It is an industry where the  
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tuberculous patient is protected from competition with the man who has no disability, and from conditions which may be unhealthy.

*By Mr. Arthurs:*

Q. Do you mean protected in the labour market?—A. Only in so far as the labour market is concerned.

Mr. ARTHURS: All industries in Canada are protected.

*By Mr. Brien:*

Q. Would you suggest the term "isolated"?—A. I think that would be objectionable because it would suggest segregation for fear of infection, or something else that would not appeal to the tuberculous man.

*By Mr. MacNutt:*

Q. Would these toys, or whatever they are, belong to the tuberculous patient, or would it not be a Government institution?—A. We felt that this was not the place to go into intimate details. We are trying to lay down a principle, but on account of the incentive we thought that if the ex-patient paid for his material for instance, and was able to dispose of the article at a profit, he should gain the advantage of that profit. That was our opinion.

Mr. NESBITT: The other man's suggestion was that they be paid by a sort of piece-work proposition for their work, so as to induce them to work, and to enable them to get some remuneration from it; not that their pensions should be deducted, but that they should have some inducement to work, and that the Government should establish some sort of industry where they could sell the material.

Mr. MACNUTT: I think we would be all willing to protect an institution of that kind.

Some hon. MEMBERS: Hear, hear.

Dr. HART: The type of subsidized or protected industry would naturally vary with local conditions. That is an important point, because local conditions may have a very important bearing as to whether it was going to be a toy-making shop, as you suggested, or whether it might possibly be some limited form of market gardening, or something of that sort.

Mr. NESBITT: You will have some time protecting market gardening.

Dr. HART: However, no matter where established, if it is ever established, the type would have to vary with local conditions and all types would have to have in common certain basic principles which render employment suitable for the tuberculous. It was this point that we wished to bring up particularly, namely, that the work should be light, the hours short, the conditions hygienic (as regards light, ventilation and so on) that there should be an absence of undue responsibility which is recognized as being hard on the tuberculous; the avoidance of exposure to dust and changeable or inclement weather, with opportunities for rest.

*By Mr. Nesbitt:*

Q. How are you going to fix the weather conditions?—A. That suggests that for the average ex-sanatorium patient, a job that is not in the open is more suitable, a job that is protected from the weather.

*By Mr. Morphy:*

Q. In regard to the locality in which the industry was situated, had you the climatic conditions in mind?—A. No, not in regard to one climate being better than another for tuberculosis. We had not that in mind.

Q. Why not?—A. Because, although this is a highly disputed point in some quarters, I think it is fair to say that the consensus of opinion of medical men hand-

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ling tuberculous patients is that climate has a very secondary effect on the disease.

Q. Do you think that is true about Muskoka, and the lower sections of the province of Ontario?—A. It is my personal opinion, and I will ask Dr. Parfitt whether he agrees with it or not, that in treating tuberculosis during its active stages and in treating the patient under conditions where he may maintain his health, the locality is always secondary to the methods employed; that it is the methods of treatment that are of vital importance, and the locality is of secondary importance.

Q. The methods ought to be the same, no matter where the patient is sent, but surely there is some difference in location, in the climatic conditions?—A. I think I am right in saying, although I would not like to go on record as being able to produce the evidence on which I base this statement, because it is a recollection of some reading I did before the war; that the results from sanatoria in practically all parts of the world, some located on the sea level, some on mountain tops, some in dry countries and some in humid countries, the results in sanatoria where the same methods, that is the generally accepted methods of treatment were in vogue, were very similar, so similar that no deductions relative to climatic treatment could be drawn therefrom. Is that your opinion, Dr. Parfitt?

Dr. PARFITT: Yes, from statistical results.

*By Mr. MacNutt:*

Q. Are the statistics not supposed to improve in bush countries, that is where there are woods?—A. It was long thought by some people that evergreen trees, spruce trees particularly, were an advantage in selecting a site for a sanatorium; but I think that the only reason why that might be cited is that they would afford better protection from the wind during windy, cold weather. Further, they are apt to grow on dry soil. I think that these are the only two reasons why these areas might be suggested as being better than other areas. The method is the important thing in treatment; the location is of secondary importance. The other condition to which I have not referred as being desirable in connection with such an industry would be the possibility of furnishing proper nourishment to those employed therein, at the mid-day meal, for instance. Now, in the matter of pay, which was referred to a moment ago, we feel that the pay should be adjusted to work accomplished and not be influenced by the worker being in receipt of state compensation for his physical disability. This would be necessary, we think, in order to provide the required incentive.

Mr. NESBITT: You agree with the other man there.

Dr. HART: Detailed recommendations would be here out of place, but it might be stated that agricultural pursuits, in spite of popular belief to the contrary, are not usually suitable to ex-sanatorium patients except in individual cases. I think, Mr. Chairman and gentlemen, that that finishes pretty well the part of the question under discussion which I was prepared to elaborate.

Mr. NESBITT: Before you conclude, you have throughout your discourse shown a tendency towards either keeping the patients in the sanatorium—you suggested, for instance, that for unmarried men in a town there should be some kind of hostel. I have had some experience with tuberculous people. I have discussed matters with individual patients who have suffered from tuberculosis, and almost invariably they have told me that they would do almost anything to get away from the sanatorium, that the surroundings affected them because there were always, as they describe it, coughing and spitting and men complaining of their disease, men sitting around in groups and talking of their disease all the time. My experience is that the tuberculous patient wants happy surroundings, and not depressing surroundings. The tendency of your remarks this morning has been altogether the other way. I would like to know your opinion of the view I have expressed because that is the view held by a number of tuberculous patients with whom I have discussed the matter within the

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last few years. Some of them declared they would not be driven back to a sanatorium on account of the surroundings, because of having to mix with the other patients with their constant complaints.

Dr. HART: May I take exception to the suggestion that my whole attitude was to bring them back to the sanatorium, to segregate them all together in that way? Because it was certainly not my intention, and if I have conveyed that impression, it is a false one and was not the impression I intended to convey. With regard to the hostel, I would like to read this paragraph which I think makes clear my attitude on that:—

“In the case of the single man with no home, where numbers warrant, when the individuals in question are ready to co-operate, and local conditions permit some sort of hostel furnishing at a reasonable price suitable quarters and nourishing food might be arranged to meet the difficulty, but it would likely be necessary, or at least desirable, to avoid as far as possible the suggestion of establishing a new type of institutional control.”

Some sort of hostel is suggested, but it is qualified by these things which I think rule out the objection which you raise.

Mr. NESBITT: I was not raising any objection, I was asking a question.

The CHAIRMAN: Would either Dr. Parfitt or Dr. Hart care to express any more direct opinion on the possibility of establishing a colony such as that known as the Papworth Colony in England, whether it would be advisable for this Committee to consider such an establishment of a specific experimental kind, or generally to adopt any plan of the kind.

Dr. HART: I do not think that I am prepared to express an opinion on that other than this, that if such a scheme were undertaken it should be undertaken from an experimental standpoint, because I do not know of any experiments that have already been conducted along that line on a sufficiently large scale, or for a sufficient length of time, to furnish reliable statistics or sufficient evidence of results.

Witnesses discharged.

The Committee adjourned.

## AFTERNOON SESSION.

The Committee resumed at four o'clock. Mr. Cronyn the Chairman, presiding.

*Other Members present:*—Messieurs Arthurs, Brien, Clark, Cooper, Edwards, MacNutt, McCurdy, McGibbon, McGregor, McLean, Morphy, Nesbitt, Power, Turgeon, and White.—16.

The CHAIRMAN: We are going to have before us this draft Bill (Insurance). There has also been filed with the Committee a resolution of the G.W.V.A. on the question, which reads as follows:—

“Whereas many ex-members of the Canadian Expeditionary Forces are suffering from disabilities incurred while on active service, which disabilities prevent them from securing life insurance for the protection of their dependents.

“And whereas physical fitness was proven by medical examination before enlistment, and, therefore, subsequent disability must be considered as resulting from active service.

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"And therefore be it resolved that we, The Great War Veterans' Association of Canada, in Convention assembled, urge upon the Government the immediate necessity of State assistance to all returned men anxious to take out life insurance to enable disabled men to be in a position to secure protection in any recognized form of life insurance, at standard rates; the Government of Canada assuming the responsibility of payment of any increase in rates due to physical or mental deficiencies resulting directly or indirectly from war service.

"And further be it resolved, in view of the fact that the Parliamentary Committee in September, 1919, recommended an immediate investigation of this problem by actuarial experts, we profoundly regret the delay of the Dominion Government in acting upon this recommendation, and, further, in view of the acting Prime Minister's pledge given recently, we urge immediate legislation to meet one of the most urgent problems confronting our comrades."

There is also a proposition I do not think I need read, although I would like to ask Mr. Finlayson about it later, emanating from the Prudential Insurance Company offering to insure the members of the G.W.V.A. on the group system, without medical examination, I take that to be, but that can come up later, and there is a further scheme by Mr. Bidwell, which was issued in September, 1918, on this subject. I have been supplied with a copy by Mr. Scammell.

### EVIDENCE.

G. D. FINLAYSON, called, sworn and examined.

*By the Chairman:*

Q. Now, Mr. Finlayson, will you explain the features of this Bill?—A. Well, Mr. President and gentlemen, the Bill was drafted by the department some little time ago with the view of meeting the needs for insurance on the part of returned men, and is submitted only as a draft to form a basis for discussion. It is not a finished Bill. We quite recognize that. It has its imperfections. It has not been brought up to date. A number of suggestions have come to us since this Bill was drafted, many of which are very good and should be incorporated in the Bill. Before doing that, I thought it would be well to have a fuller discussion from every person concerned, and then all changes could be made to bring it up to date. The reason for insurance, I think is quite evident. It seems to me that insurance for returned men becomes necessary the moment a man ceases to serve. While the man is serving in the army, while the soldiers are serving in the army, every death may very properly be assumed to be due to service. The proportion of deaths due to other causes is so very small during active service that they can very well be neglected, and every death in the service may be deemed due to service. On discharge, however, that ceases to apply. There is an increasing proportion of deaths due to other causes, and those should probably not be dealt with by the pensions scheme. It seems to me that pensions are necessarily limited to disabilities and deaths attributable to service. If we do not recognize that, then we are committed to what is known as a service pension, by which every person who ever served in the forces becomes entitled to a benefit for his dependants on his death. That being so, I think it becomes necessary to make provision for the man whose death is not going to be due to service, but who, for some reason or other, is still unable to get insurance in the ordinary insurance company at normal rates. There are many returned men who are ineligible for ordinary insurance. Those men have no means of telling whether their death is going to be due to service or not. They are, therefore, uncertain as long as they live what is going to be the fate of their dependants when they them-

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selves come to die. If death is due to service their dependents will receive a pension. If it is not due to service they get nothing. The only way of filling that gap, it seems to me is by a system of Government insurance, or a system by which the Government will insure the returned men in the ordinary insurance companies and pay the cost over the normal cost—pay the excess premium. This Bill contemplates Government insurance. For many reasons we thought it best to proceed—

*By Mr. Nesbitt:*

Q. That contemplates insurance being carried entirely by the Government?—A. Entirely by the Government. The principal points of this Bill are these: It will include all returned men. The definition is as follows:—

(g) "Returned Soldier" means any person, male or female, who enlisted or was enrolled or was drafted for service in the Naval Forces of Canada or in the Canadian Expeditionary Force in the Great War, and who has obtained honourable discharge therefrom;

*By Mr. Cooper:*

Q. That includes everybody who enlisted in Canada for service, whether he went overseas or not?—A. If he enlisted in the Canadian Expeditionary Force.

*By Mr. McGibbon:*

Q. What is the object of making it so extensive?—A. Because we felt it was almost impossible to draw lines.

Q. But you could draw a line. I do not see the use of the Government going into the expense of an insurance scheme for the people who are physically fit?—A. For the man physically fit this scheme would involve no cost to the Government, because the man who is physically fit can get insurance. This contemplates a normal premium without any loading for expenses, so that for the man who is fit who is insurable, and who takes advantage of this scheme, the Government would not be out one cent. It would be possible that there would be a slight profit.

*By Mr. Clark:*

Q. And a man could do as well by going to some line insurance company?—A. He could do practically the same by going to an insurance company. He can go into this if he wishes. I do not think you should debar him from this insurance if he desires to come in, because the Government is not going to lose anything.

*By Mr. McGibbon:*

Q. And the same with the disabled man?—A. Yes, exactly the same.

Mr. MCGIBBON: I think you are absolutely wrong.

Mr. ARTHURS: I think the idea is a good one, because the man who is fit will not take this insurance. He will naturally go to the line companies.

*By Mr. Cooper:*

Q. I understand there is one provision here by which if the non-disabled man dies the premiums only are returned to his widow?—A. No.

The CHAIRMAN: No, the other way round. If the preferred beneficiary, being the widow, child, or certain other class, all predecease the man, on his death the next of kin, not being in that preferred class, would only get the premium back.

The WITNESS: That is the point.

Mr. MCGIBBON: Is it not a fact that the obligation of the Government only starts and ends with the disability due to war? If there is no disability there is no obligation. There is an obligation if there is a disability that prevents a man getting insurance in another company, and the Government must assume that insurance.

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Mr. CLARK: The Government is conferring no favour on the man who can get insurance. It is an advantage to the disabled man, and no advantage to the undisable man.

Mr. NESBITT: As a matter of fact, the Government proposes by this Bill to pay the additional premium that the disabled man would have to pay to get normal insurance. They do not have to pay any additional premium for the undisable man.

Mr. MCGIBBON: I thought he said they were on a parity.

The CHAIRMAN: The Government is taking the risk in the case of the disabled man at the normal rate, and undoubtedly the more normal men you could get to take this class of insurance, the better for the scheme of the Government.

Mr. MCGIBBON: They would be making a profit on it.

The CHAIRMAN: It is on a proper actuarial basis without loading.

*By Mr. Arthurs:*

Q. These tables are made up on actuarial basis and these amounts are the same as a company would ask for a person of the same age?—A. Yes. But the rates are a trifle below the non-participating rates. I should think it very unlikely that any large proportion of the insurable men would take advantage of this insurance. There are so many restrictions in this Bill that the ordinary man does not want to be bothered with it. The ordinary man wants to name any person he pleases as his beneficiary or wants to get a surrender value.

*By Mr. Nesbitt:*

Q. Or to use it as collateral?—A. Yes, and all these restrictions will debar the large proportion of insurable men; they will go to the insurance companies.

Q. Is it not a reasonable thing, as long as it does not cost us anything, that we should give them an opportunity of insuring?—A. It relieves us of a very difficult duty in drawing the line between the able man and the disabled man. It would have to be an extremely arbitrary line of distinction, and, since there is no loss involved to the Government, it seems to us we might allow every person to come in.

Q. And a great many of these people that were not disabled by service might be good insurable risks, though not looked on as desirable risks by the companies?—A. Yes, there are men of that kind who are suffering from no serious disability, who are not in any sense pensionable, and yet who are looked at askance by the insurance company.

*By Mr. McGibbon:*

Q. How are you going to estimate the extent of disability?—A. We do not attempt to estimate it.

*By the Chairman:*

Q. No medical examination?—A. No.

*By Mr. Clark:*

Q. Supposing a man likely to die in a week would come in?—A. I think there is no escape from that. I think we are bound to take them in.

The CHAIRMAN: The members of the Committee will see the great advantage, if we can only persuade the normal man to come in. Supposing we had 500,000 men insured, we would get their premiums, which would enable the Government to pay the losses and spread the liability over the longer term. If we had none but 100 per cent tuberculous insured, and all of them died in five years, the premiums would be practically nothing, and the loss would fall on the Government. I think we will agree with Mr. Finlayson that we will not get normal men in, but it would be a great advantage if we could.

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*By Mr. McGibbon:*

Q. As to the diseased men, you are going to charge them all the same rate, and you are going to make a profit?—A. I would correct that impression. The Government is not to make a profit on the insurance.

Q. Then your arguments fall down?—A. What I meant to say, in respect of the normal man who insured, the men who are insurable in any company—in respect of those men it is quite possible that the Government may make a small profit.

*By Mr. Nesbitt:*

Q. Because you carry them over the term?—A. Yes.

*By Mr. MacNutt:*

Q. They are not likely to insure under this scheme?—A. We cannot say whether they will or not.

Mr. NESBITT: Supposing they do and we carry them over the term?

Mr. MCGIBBON: But you are making the diseased man pay a rate that is more than carrying the risk?

The CHAIRMAN: No, no.

Mr. MCGIBBON: I am taking his own statement.

The CHAIRMAN: No.

Mr. MCGIBBON: You say at a certain rate there is a profit in the ordinary man, then you are going to charge the diseased man that same rate?

The CHAIRMAN: There is only a possible small profit in case the man lives a long time and keeps paying his premium. There can be no possible profit on any man whose life is going to be short.

WITNESS: The statement I intended to make is that it is quite possible that in the case of the normal man who is perfectly insurable the Government may make a profit. I think it cannot be said whether they will or not. It is not impossible. The mortality table may in these rates overestimate the mortality that will be experienced. We can pretty safely say that there will, at least, be no loss on these rates on the men who are perfectly insurable, so that it does not seem to us to be necessary to debar any returned men from the scheme. The amounts of insurance are from \$500 as a minimum to \$5,000 as a maximum. The mode of payment, the mode of settlement, is not exceeding 20 per cent payment in cash on death, the remaining 80 per cent payable in 20 equal annual instalments, with interest at 4 per cent.

*By Mr. Cooper:*

Q. What is the idea in such small annual instalments, \$200 a year?

The CHAIRMAN: To spread them over a long term. I was going to bring one point to the attention of the Committee. Supposing a man had an accident, and on his death the needs were such—the expenses of one kind and another—that \$1,000 or one-fifth shall be paid in cash—that is the maximum to be paid; then she gets for the balance of the term \$200 a year, plus a certain amount of increase. That is not a very large amount, and it is limited because the maximum is fixed at \$5,000.

Mr. EDWARDS: The term is too long.

*By Mr. Nesbitt:*

Q. Are you going to suggest a commutation?—A. That is something that should be considered. I think there should be a variation in the form of settlement.

Q. Your figures will be based on a twenty-year instalment basis?—A. A twenty-year instalment basis.

Q. Therefore you could follow the policy adopted by the insurance companies of commutation, if necessary?—A. That is a point which I think needs very careful

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consideration as to whether you are to permit commutation by the beneficiary. If you are going to permit commutation, there is no very great object in limiting the form of settlement. You might as well pay in cash. The object in making this form of settlement was to protect the beneficiary against herself, against making an unwise investment of the lump sum if it were payable to her.

*By Mr. Cooper:*

Q. Suppose the widow has got \$1,000. She has no children, she has no senior dependents, and she dies in a year. She has just got \$1,000. What happens to the balance? Do you say that other beneficiaries are not allowed under this Act?—A. The remainder would go to the remaining preferred beneficiaries, the beneficiaries permitted by the Act. We are just getting a little in advance of the Bill. The beneficiaries are the wife, husband, child, grandchild, parent, brother or sister of the insured.

The CHAIRMAN: I think we should allow Mr. Finlayson to go through the Bill in general, and then we will take it up clause by clause.

Mr. FINLAYSON: That is the mode of settlement: 20 per cent payment in cash, the balance payable in twenty equal annual instalments. The possible beneficiaries are the wife, husband, child, grandchild, parent, brother or sister of the insured. "If the insured is a married man, or a widower with a child or children, the contract shall be for the benefit of his wife, or of his children, or of some one or more of his children." That is, if he has a wife or children, he must name them, some one or more of them, as beneficiaries in the policy. If they predecease him, the insurance money may be paid to such of those other beneficiaries as he may by declaration or will provide. If he survives all those beneficiaries, then his estate will benefit to the amount of the reserve value of his policy at the time of his death. The actuarial reserve would be payable.

*By Mr. Nesbitt:*

Q. That includes 4 per cent interest?—A. The actuarial reserve would be the amount which he has paid as premiums accumulated at 4 per cent interest, less the cost of mortality according to the tables. Sections 6, 7, 8 and 9 are simply making provision for an apportionment among the various beneficiaries and for the variation of apportionment in the case of the death of any one of the original beneficiaries. These are common provisions in insurance acts, and are more or less standard provisions.

*By Mr. Arthurs:*

Q. These are largely the provisions made for fraternal insurance?—A. Very much. They are almost exactly the provisions contained in the Government insurance scheme for civil servants, the Civil Service insurance scheme; and there are very similar provisions contained in the various provincial statutes regarding insurance. Section 11 is the next important section (reads):—

"The Minister may decline to enter into an insurance contract in any case where there are in his opinion sufficient grounds for his doing so."

I think that there would be excluded men whose disability is self-inflicted, and it would rule out the case of disability caused by a man's immorality. Syphilitic disability would probably be ruled out. There might be other cases where collusion was apprehended, fraudulent insurance. I think the Minister should have the right to refuse such cases as that. It is possible that those cases which should be ruled out should be more definitely mentioned in this Bill. That is, I think, a question for consideration as to whether we should go still more into detail.

[Mr. G. D. Finlayson.]



## APPENDIX No. 4

*By Mr. White:*

Q. Would soldier applicants be subject to the same medical examination as ordinary applicants for insurance?—A. There is no medical examination in this insurance.

*By Mr. Cooper:*

Q. What about a syphilitic case?—A. In most cases the man's medical history would show.

Q. That is a medical examination in effect?—A. It is an examination of the medical history of the man. To that extent, it would be necessary for an examination to be made if a disability of that nature is believed to exist.

*By Mr. Edwards:*

Q. You say there is no medical examination?

The CHAIRMAN: I am afraid we are anticipating again. We shall reach that in section 13.

WITNESS: Section 12 simply provides for the methods of premium payment. He may pay either in single premiums or for life or what is known as ten-year, fifteen-year or twenty-year payment life; or he may pay premiums until he reaches the age of 65 years. These are the ordinary standard life insurance contracts. They are found to be the most convenient for the average man.

*By Mr. McNutt:*

Q. What happens if he fails to pay the premium?—A. The policy lapses. Section 13, "No medical examination or other evidence of insurability shall be required in respect of any contract issued under this Act." I think that if we imposed a medical examination, except for the purpose of enabling the minister to decide in cases such as I have mentioned, it would defeat the purpose of the Act. I do not see that there is any use in us devising a Government insurance scheme for the benefit of those uninsurable and then requiring them to pass a medical examination.

The CHAIRMAN: I think it would be better if we got a general survey of the Act first before taking up any of the clauses.

WITNESS: Section 14 provides that the policy shall be unassignable and shall not be used as collateral. It cannot be used for the purpose of a loan, the idea being that this is solely for the purpose of protection. It is not for the purpose of enabling the insured to use it as credit, or for ordinary business purposes.

*By Mr. Nesbitt:*

Q. And according to this, it is not liable to attachment for debt?—A. It cannot be attached. Section 15 gives rather wide powers for the purpose of making regulations. Section 16 provides for the moneys received.

*By Mr. Clark:*

Q. In regard to Section 15, Clause (b), prescribing the mode of proving age.—A. In order to determine the premium the man shall pay, it is not a flat premium rate regardless of age. I would like to make that clear.

*By Mr. Edwards:*

Q. He has incurred disability?—A. He has incurred disability. There is no gradation in rate according to disability, but there is a gradation according to age. Section 17 provides for administration and for a statement, and Section 18 provides that no contract of insurance shall be issued under this Act after a certain date. Our idea was that there should be a certain time, a fair time, given to all returned men who wish to take advantage of this Act.

[Mr. G. D. Finlayson.]

*By Mr. Clark:*

Q. I see you put it down as 1921?—A. The date I had in mind was one year. That might be too short; it is purely tentative and subject to consideration. I think that some such limiting date is necessary, because at the present time we can quite safely assume that almost all the disability has been due to service. There is a small proportion that has probably been incurred since discharge, but a very large proportion will be due to service. As time goes on the proportion of disabilities existing among returned men due to causes other than service will be increasing, and if this scheme is permitted to run on for ten or fifteen or twenty years the Government will be paying not for disabilities incurred during service, but for ordinary disabilities incurred in civil life. So, I think some limit, one or two years, or some such period, should be fixed. That is the bare outline of this scheme. I shall be very glad to answer any question.

*By the Chairman:*

Q. Don't you think, Mr. Finlayson, that it would be well to tell the Committee something about the rates? Have you a table of comparison?—A. Yes, the rate provided for is on the monthly basis, for the reason that it would probably be availed of very largely by pensioners and the most convenient form of making payment is by deduction from the pension. So the rates here are monthly rates. At the age of twenty the monthly rate for ordinary life insurance payments, payable so long as a man lives, would be \$1.08 per \$1,000. That would work out at \$12.96 per \$1,000 of insurance.

*By Mr. Power:*

Q. How would that compare with the ordinary insurance?

The CHAIRMAN: Mr. Finlayson is going to give a comparison.

WITNESS: Have you any particular rate in mind?

*By Mr. Power:*

Q. I am talking of ordinary insurance for the man 30 years of age?—A. Take the cheapest non-participating.

Q. Straight insurance?—A. The cheapest that I know of in any ordinary insurance company is \$13.40 a year.

Q. Age 20?—A. Age 20. That compares with \$12.96 under this scheme. It is just barely beneath the minimum rate in the ordinary insurance company. I do not mean by that, that that is the cheapest net rate of insurance a man can get outside. That is the cheapest non-participating rate, but in some cases it is cheaper for the man to take a participating policy and share in the profits, because under some participating policies the net rate, after deducting the profits returned on an annual dividend basis, is below the non-participating rate. But if a man wants an absolute guarantee of a whole life rate the cheapest I know of, any place, in the ordinary stock insurance company is \$13.40.

Q. Would you take it at 30 years? Because most of the men are practically 30 years of age by the time they come back. Tell us what you do for them and what the ordinary company can do?—A. At age 30 the ordinary rate here is \$17.23. That would be \$1.44 a month. The ordinary non-participating rate is about \$18 at age 30.

Q. I do not see what the advantage is, apart from the disabled man, for the ordinary man.

The CHAIRMAN: Yes. He just explained that before you came in.

*By Mr. Nesbitt:*

Q. It is not intended for them?—A. It was not intended for them. It is a scheme for the disabled man.

[Mr. G. D. Finlayson.]

## APPENDIX No. 4

*By Mr. Power:*

Q. Take the man who went overseas at 28. He returns here and is discharged from the army, and after demobilization he goes to an ordinary insurance company, and they find that his health, after having made an examination by a doctor, is not just up to the mark; that his nerves may be bad, or he may be more subject to rheumatism or T. B. C. Are there any advantages for him under your scheme?—A. He would be insurable under the scheme because there is no medical examination imposed.

Q. He would get a better rate according to his age now, not according to the age at which he went overseas?—A. No, his age now.

The CHAIRMAN: We had a good example to-day. Colonel Hart who gave us evidence has applied to the insurance company to be insured, and they have added nine years to his real age, and they will not insure him except at an excess age of nine years. It brings up his premium. Now, a man can go if he wants to and get insurance here as of his real age.

*By Mr. Power:*

Q. Does this apply to any one who has been overseas?—A. It applies to every returned soldier. You will see the definition of returned soldier.

Mr. EDWARDS: I do not think it should.

Mr. POWER: Dr. Edwards brings to my mind the case of a man who, under the Military Service Act, was conscripted. He went and reported for duty, and the next day was given leave of absence for six months, and at the end of his six months he was discharged. He was never in the army. He may have, during those six months gone back to the farm. I think there were 24,000 in Canada that did that. They went back, and were given six months' leave. These men have gone home and lost a leg on the farm or got T.B.C. Are they going to get the benefit of this?

*By the Chairman:*

Q. It is open to all?—A. Under the Draft Bill which is merely for the purpose of promoting discussion, "Any person, male or female, who enlisted or was enrolled or was drafted for service in the Naval Forces of Canada or in the Canadian Expeditionary Force in the Great War, and who has obtained honourable discharge therefrom," can insure.

*By Mr. MacNutt:*

Q. Does that mention the Air Service?—A. I think that might be included in the Canadian Expeditionary Forces.

*By the Chairman:*

Q. We will make a note of that?—A. I would like to give a comparison between these rates and the United States soldiers' rates. At age 20 our rate is \$12.96, United States soldiers' rate is \$13.58; at age 30 our rate is \$17.28, United States soldiers' rate is \$17.36; at age 40 our rate is \$24.48, their rate is \$23.74. There is a difference, you will notice, up to the age of 30. Our rate is lower. After that our rate is slightly higher.

*By Mr. Edwards:*

Q. Do they follow the same form in regard to no examination?—A. The schemes differ in this respect that the United States soldiers' scheme was put into force at the beginning of the war; ours is at the end of the war.

Mr. POWER: It must be remembered that the man had to pass a strict examination for the army.

Mr. EDWARDS: That is thrown open now to men who have come back from the war.

[Mr. G. D. Finlayson.]



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WITNESS: They are allowed their policies without medical examination

*By Mr. Edwards:*

Q. Those who have not policies?—A. No.

Q. Was every man in the United States' Army forced to take a policy?—A. No, free will.

Q. Then, taking the case of a man who has come back from the war, is there a soldiers' insurance policy or scheme open to that man? Can he go and get insurance?—A. No, he must have taken the insurance during the war.

Q. Then, there is no comparison between the two?—A. The United States' scheme at first was yearly term insurance at a very low rate. The annual premium rate was just enough to carry the risk for the one year. It was an increasing premium year by year, or what is known as a step rate. The provision was that within five years after discharge the man had to choose a permanent policy or a life endowment policy. He was allowed to exercise that option without passing medical examination, so that the men in the United States' army who went overseas and who became disabled during service, on their return were permitted to convert their policies to level premium policies without medical examination of any kind.

*By Mr. McGibbon:*

Q. You just give them straight life insurance?—A. Yes, because the war is over. There is no object in giving them the term benefit.

*By the Chairman:*

Q. There are various forms of insurance. I do not think Mr. Finlayson understood?—A. The plans that we suggest are the ordinary life plan ten payments, fifteen payments life plan, twenty payments life plan, and premiums up to sixty-five.

*By Mr. Nesbitt:*

Q. The premiums are higher than for ordinary life?—A. Yes. For a ten-payment life policy the monthly payment at 20 would be \$2.56, for 15 it would be \$1.90, for 20 it would be \$1.58.

Q. How much a year?—A. \$22.80.

Q. Non-participating?—A. Yes, that would be 15-payment life.

Q. 15 or 20?—A. 15.

Q. What is the 20?—A. 20 pay life is \$1.58 or \$18.96. No further premiums are payable and the benefit is payable at the death of the man. These other forms I have mentioned are for the purpose of allowing the man to complete his premium payments during the days of his earning power. That is, most men do not want to be saddled with insurance premiums for life. A man who reaches the age of 75 or 80 does not want to pay insurance premiums. Therefore, we allow him to complete his premium payments in 20, 15 or 10 years. On the expiration of these terms the premiums cease to be paid, the policy has to become paid up, and the benefit is payable on the death of the man. At age 20, the 20 pay life premium is \$1.58 a month compared with \$1.08 a month payable through life.

*By Mr. McCurdy:*

Q. What is the rate at 76?—A. Our table stops at 65.

The CHAIRMAN: You said 76.

WITNESS: You do not think there would be any returned soldiers at that age?

Mr. MCCURDY: Yes, I know that. The table stops at what age?—A. 65. There is no reason why it cannot be continued on to the end of the table.

*By Mr. McGibbon:*

Q. What if the man needs the surrender value?—A. In the case of the man who actually needs the surrender value, there is perhaps no argument against that.

[Mr. G. D. Finlayson.]

## APPENDIX No. 4

Perhaps it is a hardship not to be allowed to do that. If you permit a man who actually deserves and needs the surrender value you have to open the door to perhaps a great many men who ask for it for the purpose of speculation in unwise investments. It is a case, I think, where we have to protect the insured against themselves. There may be individual hardships, but I think, as a general rule, it is wise.

Q. A man who pays his money for twenty years is enough interested to protect and take care of it himself. You cannot say that all these men are incompetent?—

A. No, but there are, unfortunately, a great many men who are only too ready to bring in their insurance policies for surrender for the purpose of getting some ready money.

*By Mr. MacNutt:*

Q. Isn't that so in all straight life policies?—A. No, there are surrender values, but the principle of this Bill is that it is for the protection of the dependents of the soldier, and the man himself cannot realize on the policy.

*By Mr. Nesbitt:*

Q. That is all that we want—the protection of his family? Do you provide for disability?—A. No, sir, that is supposed to be dealt with under the Pension Act.

Q. No, not after the man has been discharged and discharged for some time, unless it is traceable to service there is no pension for total disablement?—A. There is no provision in this Bill for disability benefits.

*By Mr. Edwards:*

Q. You take any soldier, no matter what degree of disability?—A. Yes.

Q. Supposing you have a man in a tuberculosis hospital, do you take him in?—A. Yes.

Q. Even though you know the doctors will say that the man probably would not live a year?—A. Yes, that is one of the most difficult problems we had to deal with in considering this matter, and if there is any way of getting rid of that feature, I think it should be suggested.

Q. On what foundation do you base your figures? What is your guide in regard to that? You say you change the rate according to age?—A. Oh, yes.

Q. The rate differs according to age?—A. Yes.

Q. And as nearly as I can gather from what you said, you endeavour to follow out pretty nearly the rates of companies?—A. Yes.

Q. Based on age?—A. Yes.

Q. Why does a company charge a higher premium for a man of 35 than for a man of 25? Because the mortality tables show his risk is greater?—A. Yes.

Q. His risk is a certain percentage greater because of his advanced years?—A. That is right, sir.

Q. But in this case, when you are dealing largely with disability cases, a man at 20 may be 30 years older than a man aged 25?—A. From a mortality standpoint that is quite right. The object of this Bill is to disregard—

Q. It seems to me going it blind?—A. It is to disregard entirely disability.

Q. And put the rates all on the same basis?—A. We want to put the returned men in the position of the normal man. I think that might be accepted as a principle involved in a pension and soldier insurance scheme. The man should be placed in the position of the normal man. The normal man is charged a premium in an ordinary company varying according to age. We put the returned man in the position of the normal man to that extent.

The CHAIRMAN: And the country stands the loss.

[Mr. G. D. Finlayson.]

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*By Mr. Edwards:*

Q. So far as age is concerned?—A. Yes.

Q. Here is a man with a ten per cent disability; he is 90 per cent normal, and ought to be in a position to pay 90 per cent of the normal rate, or the rate of a normal man. The Government should assist him to the extent of ten per cent. It seems to me logical. He is 90 per cent able to assist himself; but here is another man 50 per cent disabled. In that case the Government, it seems to me, to be logical, should come to his assistance to the extent of 50 per cent, because they say he is 50 per cent able to look after himself; but you make no distinction at all—A. No.

Q. The Government is giving just as much assistance to the man who is 90 per cent able to help himself as the man 50 per cent—A. No, it is the other way.

Mr. ARTHURS: They all pay the same rate. It is based on the principle that this man is not normally healthy for his age. If he is not, then the Government is making up the deficiency, whatever it may be, all along the line.

Mr. EDWARDS: Take a man 50 per cent disabled, here is a rate of \$13 a year at age 20; that is what it is going to cost him. Here is another man of the same age, but he is only 10 per cent disabled—

Mr. ARTHURS: Then he is not getting as much benefit. Both of these men are paying exactly the same as the perfectly healthy men. It is assisting that disabled man exactly in proportion to his disability.

Mr. EDWARDS: I would think if you put a flat rate of \$13 or \$14 a year on a man aged 20—

Mr. ARTHURS: A healthy man?

Mr. EDWARDS: Yes; and you show that this man is only 10 per cent disabled, he has to pay a certain premium; you are making him pay \$13 a year—

Mr. ARTHURS: He gets no benefit out of this scheme.

The WITNESS: I might explain the point this way, by comparing what the men get under this scheme with what they would be called upon to pay if they would be accepted by the ordinary company. Suppose we take a company that deals in sub-standard risks; there are such companies, dealing to a limited extent in sub-standard risks. A man with 50 per cent impairment goes to one of the companies; he is aged 20; ordinarily he would get insurance for say \$14 a year. The company says "By reason of your disability we will charge you \$30 a year." The Government says to that man "We will insure you for \$14 a year." Is the Government not giving that man the benefit of \$16 a year? The best he could do outside was \$30 a year. The Government insures him for \$14 a year, and they are giving him the benefit of \$16 a year. A man with ten per cent impairment goes to the same insurance company and they say to him "The ordinary premium would be \$14 a year, but we will charge you \$18." The Government says to him "We will insure you at \$14 a year." Is the Government not giving that man the benefit of \$4 a year? They give the man with ten per cent impairment a benefit of \$4 a year, and give the man with 50 per cent impairment the benefit of \$16 a year. Under this scheme the larger the impairment the larger the benefit he gets from the Government.

Mr. MCGIBBON: The premiums will not carry the insurance and the Government carries the difference.

*By Mr. MacNutt:*

Q. If a man lose a leg, that does not render him uninsurable in a line company?—A. Sometimes it does.

Q. He is only disabled in the labour market to that extent?—A. You cannot say he is 50 per cent worse risk. A man with both feet off would be rated quite high in

[Mr. G. D. Finlayson.]



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the disability table, but he might have artificial feet. His disability might not impair his longevity.

*By Mr. Edwards:*

Q. The Government is carrying the insurance itself?—A. Yes.

Q. If the insurance was taken out with the companies, what would happen would be this: say the flat rate for a normal man was \$14, and the man had ten per cent disability, they might say "We will have to charge you \$18." The man would pay \$14 and the Government would pay the other \$4?—A. Yes.

Q. That is what would have to be done with a company in the case of a man with 50 per cent disability; the Government would have to pay the other \$16 to satisfy the company?—A. That would be one way of doing it, but I do not think that would be the way it would be done if the Government used the companies in the matter. I used the illustration to show the varying benefits.

*By Mr. MacNutt:*

Q. If a man is not insurable at all in a life company, what would happen?—A. We insure at the normal rate, and he gets a correspondingly greater advantage out of this scheme.

The CHAIRMAN: Just here I want to make a suggestion that the Committee might well consider this provision in the Act, that if the insured man should die from a disability—take the hundred per cent tuberculous—if he died from that disease his widow and children would be pensionable, and in that event his family should only get back his premium with interest; in other words this is only to protect the disabled man dying from some causes other than his disability.

Mr. EDWARDS: Every person who is adjudged by the doctors in these tuberculosis sanatoria as likely to die within the next year or two is going to take the full amount of this insurance, if they have any friends at all who would take it up—

Mr. CLARK: 1,858 people.

WITNESS: Possibly 2,000. They would come in only if they had beneficiaries of the class mentioned in the Act.

*By an hon. Member:*

Q. Do you limit the amount?—A. Up to \$5,000. That is one suggestion given to us, to prevent duplication of payments by the Pension Board and the insurance scheme. If a man dies as the result of service his dependents are pensionable. In such a case it would not seem to be unfair to simply return to him the premium he had paid with interest.

Mr. EDWARDS: Suppose the wife of a tuberculous soldier, who knew from the doctor's reports that her husband was going to die within a year or eighteen months, goes to some friends and says: "Here, I would like my husband to take out the full \$5,000 insurance; I cannot raise the money to pay the premium, and I cannot sign the policy." Would it be anything out of the way for her to enter into a private agreement with some person that she would pay that person, we will say, ten per cent on what money they would advance, if they would carry the policy during her husband's life? She can enter into any agreement like that, if she can find some person who had confidence in her and would pay up the premium for a few months.

WITNESS: There would be that danger. There are cases where it could be done.

*By Mr. Edwards:*

Q. She could not assign the policy, but could enter into a contract of that kind with a person?—A. The lender would have no legal right to the payment, but might have sufficient confidence in her that he would advance the money to her.

[Mr. G. D. Finlayson.]

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Q. As a loan, and take her note for it?—A. That is a danger that must be faced, unless we expressly provide against it and impose penalties for collusion of that sort, that would be collusion.

Q. I think the suggestion of the Chairman is extremely worthy of very careful consideration. He will draw a pension in the event of his death, if the death is due to disability?—A. Yes, the intention of this insurance scheme is to cover the cases of death that are not already covered by the pension scheme. The pension scheme covers those cases of death due to service.

Mr. EDWARDS: If the suggestion of the Chairman is a good one, and it is found advisable to carry it out, will that not necessitate the medical examination or some form of medical certificates—I do not mean necessarily to go through all the hundred and one questions that are put on the ordinary examination form, but will it not be necessary to establish beyond any doubt the fact that he is suffering from disability caused by the war, at the time he took out the insurance?

The CHAIRMAN: Yes; but will not that be absolutely determined by the Pension Board if they pay the pension?

WITNESS: It relieves the insurance scheme.

Mr. NESBITT: After all, there is no insurance company that does not run the risk of immediate payment from accidents and deaths which are not looked for. They have to allow for that. I have had in my experience three or four different claims where the first premium had not been paid—probably a note given for it—and the parties met with accidents and were killed. That frequently happens in all insurance companies, and they allow for that in their comparative tables. This would be to a greater extent on account of those tuberculous people; there is no doubt about that. But, after all, we are trying to evolve some scheme to protect the families, and if they take the insurance and pay the premiums, is it not wise to let them have it without drawing too many lines?

The CHAIRMAN: Then you have this result: in the case of a man with 50 per cent disability dying from that disability, his widow and children get 50 per cent pension plus the insurance. The widow of a man who dies with 100 per cent disability gets the same insurance, but gets the 100 per cent pension. The families live side by side, and dissatisfaction is the result.

Mr. SCAMMELL: They would get 100 per cent in both cases.

*By Mr. Clark:*

Q. The sole arbiter of the amount of insurance to be taken is the applicant himself?—A. Yes.

Q. So that in the cases of those 2,000 tuberculous men, almost every man would take out \$5,000 insurance a piece?—A. If there is no such restriction as has been suggested by the Chairman.

*By Mr. McGibbon:*

Q. Have you not taken away from that man the right to get insurance; why should you not restore it?

Mr. NESBITT: Did he not lose his opportunity to insure on account of service?

Mr. MCGIBBON: He lost the possibility of insurance.

Mr. NESBITT: Yes, on account of service.

Mr. MCGIBBON: We should restore that.

Mr. CLARK: That is what we are doing under this Act.

Mr. NESBITT: The suggestion made by the Chairman looks reasonable, and at the same time there are reasons against it in my judgment.

[Mr. G. D. Finlayson.]

## APPENDIX No. 4

Mr. EDWARDS: The Government is stepping in to take the place of those men, so far as their families are concerned. The Government has already stepped in once in regard to the families, and I do not think the Government should be expected to step in twice.

Mr. MCGIBBON: It is a point worthy of a lot of consideration.

Mr. ARTHURS: The widow of the man who dies as the result of an injury received on service receives pension, but the other man who had a disability and was unable to get ordinary insurance and dies from any other cause, has no protection at the present time. This would give him the insurance at the ordinary rates.

The CHAIRMAN: It would cover that only to a limited extent.

Mr. EDWARDS: You want to shorten the term to ten or fifteen years, because the insurance is for the benefit of the wife and children. Any man who takes insurance needs it most when his children are growing up and are unable to look after themselves.

WITNESS: I think that is a very good suggestion, that either the term should be shortened, or there should be an option as to the term during which the benefits shall be paid.

Mr. MCGIBBON: I think there should be an option, too, as to his ability to commute.

The CHAIRMAN: That opens up a very broad question.

Mr. MCGIBBON: Suppose a man at sixty or seventy years gets into hard luck. He is paying on a policy. Why should he not draw some cash on it? The insurance is as much to his benefit as to that of his family.

Mr. CLARK: You mean surrender value.

Mr. MCGIBBON: Just for the protection of the man. I would not like to see a man who had been paying for twenty years go to the poorhouse. All these policies have a cash surrender value at the end of twenty years, but we do not allow the man to draw it under this Bill.

Mr. NESBITT: Under the ordinary policy, he would be allowed to draw it, and Dr. McGibbon suggests that he should be allowed, on certain conditions, to commute his policy at the end of the payment period.

Mr. EDWARDS: All he would get out of a policy of that kind would be very little.

Mr. NESBITT: If he has made twenty payments——

Mr. EDWARDS: I am speaking of the straight life. He is going to stop paying at sixty-five years.

*By Mr. Clark:*

Q. It is a pretty hard thing to compute. Have you made any estimate of what it is going to cost the Government to maintain?—A. I have not attempted to make any estimate. It is very dangerous to do so, because we cannot tell in the first place to what extent the insurance will be taken up by insurable men.

Q. But you are sure that 90 per cent of the uninsurable cases will come in right at the start?—A. I think we would have to assume that.

*By Mr. Cooper:*

Q. I asked a question before and I did not get an answer. Under this section, a widow dies a year after the payment of the policy becomes due, and there are no preferred beneficiaries. What happens to the balance?—A. It would go to his estate.

Q. If there are no preferred beneficiaries?—A. Then the estate would benefit to the extent by which the reserve exceeds the payments which have actually been made to the widow.

Q. Where is that?—A. That is in Section 9, I think. (Reads): "If the insured survives all the persons to whom the death benefit may be paid under the provisions of

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Section 4 of this Act, or if all the said persons die before the payment of the instalments of the death benefit have been completed, the estate of the insured shall be entitled to receive only the amount by which the reserve under the contract at the time of the death of the insured exceeds the sum of the payments so made."

Q. I am not talking of the insured.—A. (Reads): "Or if all the said persons die before the payment of the instalments of the death benefit have been completed." That is your point?

Q. Yes.—A. (Reads): "The estate of the insured shall be entitled to receive only the amount by which the reserve under the contract at the time of the death of the insured exceeds the sum of the payments so made." So that if the widow drew one instalment the estate on her death would get the difference between that payment and the amount of the reserve at the date of the death of the insured.

Q. What do you mean by reserve?—A. The reserve is the actuarial reserve, and might be stated in this way: it is the amount of premiums paid accumulated at 4 per cent interest, less the cost of mortality for the time the policy has been in force; that is the mortality cost according to the table.

*By Mr. McGibbon:*

Q. The estate would be less the premium paid?—A. Less the instalments.

*By the Chairman:*

Q. There is one question that I would like to ask as regards the general plan, whether Mr. Finlayson thought that any of the other schemes suggested for insurance were in this class, or whether this was the best one that has so far come to his notice.—

A. There have been alternative schemes suggested. Some of the insurance companies have outlined schemes which they thought would be suitable. I think they would be quite practicable, but it seemed to us, after considering the question, that this would be the most easily workable, for the reason that the great majority of insured under this scheme will, I think, be pensioners. They will be drawing monthly pensions from the Pensions Board, and the most convenient way of making payments for this insurance is by deduction from the monthly pension. There is simply an order given by the man to the Pensions Board to deduct his premium from his monthly pension. The whole thing would be dealt with by the Pensions Board. The other scheme would involve payments to and from thirty or forty insurance companies, and there would be a mass of correspondence, which, I am afraid, would lead to an enormous amount of work.

*By Mr. Edwards:*

Q. Where does he take out this policy?—A. He would take it out through one or other of the departments in Ottawa.

Q. He writes to Ottawa?—A. He makes application to Ottawa.

*By Mr. Cooper:*

Q. It would be paid through the Pensions Board?—A. I think it would never do to have it administered locally; they would have to come to Ottawa.

*By Mr. Clark:*

Q. Is the Old Age Annuities Branch in your Department?—A. No, sir, that is in the Post Office Department. The Pension Board is ideally fitted for the deduction of the premiums; there is no doubt about that. That is the logical way of paying them, I think.

*By Mr. Edwards:*

Q. Why do you fix the premium at less than the lowest premium of any company?—A. It just happens that way. We chose the standard mortality table, with 4 per [Mr. G. D. Finlayson.]

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cent as the normal rate of interest. That simply worked out at a premium slightly less than it is for non-participating premium.

*By Mr. McGibbon:*

Q. What about the limited payment life? You gave us the figures on the straight life.—A. For the soldier at the age of twenty it will be \$18.96 a year. The lowest non-participating premium that I know of is \$20.60.

Q. Just one more question. That \$20.60 includes medical examination, overhead expenses, collecting agents' fees, and profits; so I think you are pretty safe. There would not be any loss?—A. I do not think there would be any loss on the insurance of the insurable man.

Mr. MCGIBBON: You are pretty safe in having a small profit.

The CHAIRMAN: On the insurable man.

WITNESS: On the insurable man you probably will. I should draw your attention to this: this rate I have quoted is possible very largely because of the large interest earning power of the insurance companies.

*By Mr. Nesbitt:*

Q. You have to bear in mind that the commissions paid on those non-participating policies are very small.—A. Very small.

*By Mr. MacNutt:*

Q. If a pensioner dies, is there not a pension for his heirs, his widow, and so on?—A. Only in the event of his death being deemed due to service.

Q. Do they get the benefit of the insurance?—A. Under the Bill as drafted, they do; but under the suggestion made by the Chairman they would benefit only to the extent of the return of the premiums they have paid, with interest.

Mr. NESBITT: I would suggest that Mr. Finlayson take into consideration the total disability question with reference to this scheme. So far as I have heard it, it seems to me an excellent scheme; but I would like him to take into consideration the total disability scheme, and also the Chairman's suggestion.

Mr. SCAMMELL: As the Bill is now drawn, it does not include any Canadian who served with the Imperial Forces, such as the Air Force, and a number of others. Perhaps Mr. Finlayson might take that also into consideration.

WITNESS: A number of suggestions have come to us from one source or another, many of which I think are very good, and which I will mention when we have the clauses under consideration.

*By Mr. Nesbitt:*

Q. What Mr. Scammell says does not affect the Insurance Bill?—A. Not the principle.

*By Mr. MacNutt:*

Q. If a pensioner dies, and his heirs do not get the benefit of the insurance, what is the benefit of paying those premiums?—A. If he pays the premiums and takes the insurance, he is protected in the event of his dying from causes other than service. That is what we want to protect the man against. He does not know what he is going to die from; he may be struck by a street car. He may be suffering from injuries sustained on service, but he does not know what is going to be the cause of death.

Witness retired.

[Mr. G. D. Finlayson.]

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COMMITTEE ROOM 435,

HOUSE OF COMMONS,

TUESDAY, May 18, 1920.

The Special Committee on Pensions and Civil Re-establishment of Soldiers met at 11 a.m., the Chairman, Mr. Hume Cronyn, presiding

*Other Members present:*—Messieurs Arthurs, Béland, Bolton, Brien, Chisholm, Cooper, Edwards, Green, MacNutt, McCurdy, McGibbon, Morphy, Nesbitt, Pardee, Peck, Ross, Savard, Turgeon, and White,—20.

The CHAIRMAN: Before going on with the business of the day I think I should call the attention of the Committee to further letters from Mr. Willing of Winnipeg. He has made a very strong protest to the Acting Prime Minister upon our supposed refusal to call him, and, in answer to a letter sent to him pointing out that we might decide to call him later, he says that the feeling in Winnipeg is that we are trying to stifle evidence, and that a refusal to hear the Dominion Secretary of the Imperial Veterans will be taken as evidence of that intention.

Discussion followed.

The CHAIRMAN: Then, I have been sent a clipping from the *Hamilton Spectator* in regard to John Anderson to which I just call the attention of the Committee so that you can judge his attitude. In an interview credited to the President of the Veterans of France, he says:—

“While on the face of things it would seem that the Board was willing to listen to reasonable requests, I saw a different attitude in the background. That attitude was to cut pensions and keep on cutting them. There was absolutely no sympathy for veterans, at least for the rank and file. The whole board is antagonistic to the men’s consideration.”

Mr. Anderson said he would bring before his body at its next meeting a suggestion to circulate propaganda with a view to having the entire board dismissed and a different caliber of men appointed.”

Discussion followed.

The CHAIRMAN: Then we have the general question of further evidence. The Committee authorized the Vice-Chairman, Secretary and myself to select and call witnesses and we will have to summon certain men who desire to appear before us. Now, does the Committee wish to consider this matter further, or are you prepared to go along in that way and trust to the sub-committee to get the proper men?

Mr. GREEN: I would say that since a sub-committee is appointed for that purpose, I do not see why we should interfere with the work. If there is anybody we want, we will, of course, call the attention of the sub-committee to it.

The CHAIRMAN: Yes, if there is anyone you wish to call. Mr. Finlayson has prepared copies of a schedule attached to the draft Bill that would be useful for the purpose of the meeting. There are a number of copies that can be distributed. He has also prepared a table showing how much the instalments would amount to if made for twenty years or for a shorter term. You know it was pointed out that if spread over twenty years, the instalment per thousand would be rather small. This table shows how it increases, if made for a shorter time. In that connection there is a further table which the members should have.



## APPENDIX No. 4

## EVIDENCE.

G. D. FINLAYSON, recalled and examined—

*By the Chairman:*

Q. Now, Mr. Finlayson, will you proceed?—A. This first table that has been distributed is simply the schedule which is referred to as a schedule to the Bill. The rates are all computed on the monthly basis, assuming that they will be payable monthly, the idea being that most of this insurance will be taken out by pensioners who receive their pensions monthly.

*By Mr. Nesbitt:*

Q. Do you not add anything to the charge, as is usually done for a monthly payment?—A. The computation is made on the monthly basis. If the man chooses to pay quarterly or half yearly or annually, he simply multiplies his monthly payment by three, six or twelve.

Q. Usually an insurance company would charge something extra for that?—A. This is all strictly on the monthly basis, and the plan of payment is that it is payable throughout the life of the insured, which is shown in the first column, or if he wishes to have his payments completed in ten years he will pay according to the second column; similarly for fifteen years or twenty years he will pay according to the third and fourth columns, or if he wishes to complete his payments at age 65, he will pay according to the fifth column, or if he wishes to pay all in one lump sum he will pay according to the sixth column. I think Mr. McCurdy asked on Friday as to the rate at age 76.

Mr. McCURDY: At 75.

WITNESS: I have not added those to the schedule, but I have the rate here for 75. It would be \$11.96 a month; that compares with \$6.56 at age 65, the last on the table in the first column. Of course the rate increases very fast at those high ages. At 80 a man would pay \$16.64 a month.

*By Mr. Morphy:*

Q. That is for taking insurance at that age?—A. Yes.

*By Mr. Edwards:*

Q. Why carry it to all these ages? You have not them at that age.—A. There is quite a number running up in the sixties, officers and medical men.

Mr. NESBITT: Sure. There are some of them over seventy.

WITNESS: I heard of some as high as seventy-six.

Mr. EDWARDS: I would not give them any at all. The idea of the insurance is provision for their dependents, and if a man is seventy-five and has children, they probably have children to look after them.

Mr. MORPHY: He might have a widow.

WITNESS: Yes.

*By Mr. Peck:*

Q. If a man at 30 wished to pay the full amount he would have to pay \$304.30?—A. If he wishes to pay in one lump sum he would have to pay \$304.30 for \$1,000 insurance.

Q. Is that whole scheme irrespective of medical examination?—A. Yes.

[Mr. G. D. Finlayson.]

*By Hon. Mr. Béland:*

Q. Is that the cost of insurance?—A. This is the net cost of insurance upon the standard mortality tables used by insurance companies in Canada.

*By Mr. Morphy:*

Q. How is disability rated there in this table?—A. There is no attention paid to the degree of disability.

Q. Would that vary the sums to be paid in case there was?—A. No sir.

Q. It is based upon all disability?—A. Based on the assumption that they are all normal men.

Q. If they are not normal they do not pay any more?—A. No. The second table that has been distributed is for the purpose of showing the effect of a shortened term for the payment of the benefit. The provision now tentatively in the Bill is a provision for a cash payment on death of the insured of one-fifth of the amount of the policy the remaining four-fifths being payable in twenty equal annual instalments at four per cent interest. That means that for a \$5,000 policy there would be \$1,000 paid in cash on the death of the insured. The remaining \$4,000 would be payable as an annuity for twenty years, the amount of that annuity being \$294 a year, roughly \$25 a month. Objection was raised on Friday that the annuity is very small, and that it would be better to shorten the term over which the instalment extends in order that the annual payment might be larger. In the last column opposite the term "twenty" the amount of annual instalments is \$58.80 per thousand of insurance affected. That would mean \$294 for a \$5,000 policy. If the insured wishes a ten year term, the beneficiary would draw \$98.64 per thousand insurance, or \$493 a year for five thousand dollar policy. That would be for ten years, and the instalments would terminate at the end of ten years.

*By Mr. MacNutt:*

Q. Suppose the beneficiary died before that time?—A. Then the remaining instalments would be paid as she might devise. She could will the remaining instalments or it could be provided in the policy that in the event of the death of the widow the remaining instalments would go to such other of the permitted beneficiaries as the insured might specify. This is on the basis of a guaranteed annuity for this number of years, running all the way from one to twenty. This scheme can very well be framed to permit an option as to the term over which the payments will extend. The insured might be permitted to choose five years, ten years, or fifteen or twenty years, or he might be permitted to choose any one of those. It is simply a matter of what we think would best suit his convenience.

*By Mr. Edwards:*

Q. You will leave that optional?—A. I think it would be well to leave it optional.

*By Mr. Nesbitt:*

Q. Suppose the man chose the twenty payment instalment and the widow or beneficiary, we will say the widow, lived longer than that, have you got the table to show what the amount would be in case they were given the option to take it for twenty years, with the privilege of extending it during life?—A. Under this plan the benefit comes absolutely to an end at the end of the term chosen. If he chooses a term of twenty years, the benefits cease at the end of twenty years, whether the beneficiary be living or dead. If she is alive she has nothing after twenty years. So that there might be cases of hardship under that scheme. She might be very needful after the expiration of the term, but there would be nothing for her under the policy. Now to get over that difficulty insurance companies at the present time issue what they call a guaranteed income policy, or guaranteed annuity policy, by which the instalment is absolutely guaranteed for a certain term, five,

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ten, fifteen or twenty years, but with the further provision that if the beneficiary survive that term she shall draw the annuity as long as she lives; that is it is a life annuity for the life time of the beneficiary, but guaranteed for a certain number of years.

Q. So that if she dies during the guaranteed term of years, then the moneys are payable to her beneficiaries?—A. Yes. If she dies within the fixed term the remaining instalments are paid as she may devise. If she survives the fixed term she continues to draw the annuity as long as she lives. You will see at once that on that basis, for a fixed amount of insurance and a fixed premium, the annuity payments must be smaller, because in one contingency she is going to draw the annuity for a longer term. I have not prepared the table in full, but I can indicate the effect of the introduction of that guaranteed feature or survivorship feature. These tables were prepared for another purpose, but they illustrate this scheme fairly well. Take a lump sum benefit of one thousand dollars converted into an annuity certain for twenty years, the annual payment would be \$70.75 for a thousand dollars lump sum. If the annuity is to be guaranteed for twenty years, and to continue so long as the beneficiary shall live, the amount of that annual payment will obviously depend upon the age of the beneficiary when the annuity commences. If the beneficiary is aged twenty-five when the annuity commences the amount of the annuity corresponding to that \$70.75 will be \$29.55.

*By the Chairman:*

Q. It would be less than one-half?—A. Yes.

*By Mr. Morphy:*

Q. That is on the basis of a further guaranteed period of life?—A. That is guaranteed for the life of the beneficiary, but in any event guaranteed for twenty years whether the beneficiary lives or dies.

*By Mr. Nesbitt:*

Q. The age of twenty-five is pretty young. You go up to forty-five?—A. The reason why the annuity is much smaller there is that the beneficiary is rather young and the chances of her surviving the twenty years is very great. If she is aged thirty-five the annuity would be \$52.90 compared with \$70.75 straight term. If she is aged forty-five the annuity would be \$57.41, aged fifty-five it would be \$63.32, at sixty-five it would be \$68.76, at seventy-five it would be \$70.64, being almost exactly the same as the straight term, \$70.75, because the annuity guaranteed for twenty years at age seventy-five is practically the same as a straight term annuity, because there is practically no chance of the beneficiary surviving the twenty years.

Q. In other words they assume her life as matured?—A. Yes.

Mr. EDWARDS: That is re-insurance?

Mr. NESBITT: No.

*By Mr. Edwards:*

Q. You are insuring a soldier?—A. Yes.

Q. For the benefit of his wife, and then you re-convert, so as to fill out her lifetime?—A. Yes.

Q. You take the amount that would be given to her at his death, and you arrange as it were a new policy for her, for her life-time. Is that not what you are doing?—A. It might be regarded that way. I think what would be done would be that the soldier himself would in his application provide that his annuity should go to his widow, and in the event of her dying before the expiration of the guaranteed term the remaining instalments would go to his children, or his sister or brother or some one.

Q. That is something he can provide for?—A. He can provide for that in his application.

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Q. But in the other case, where you are making provision for the life-time of the beneficiary, what she would draw for her life-time, how are you going to provide for that in a policy drawn up on his life?

Mr. NESBITT: He always provides for that.

WITNESS: It is simply a variation of the form of settlement under the policy. It is an annuity feature.

*By Mr. Edwards:*

Q. I can understand issuing a policy to a soldier and he stipulating that at the time of his death the money should be paid in so many annual instalments. That is a definite proposition based on a certain amount of money. But, if he wants a definite amount paid to her during her life-time, she has to come under all this and should be examined?—A. Well, no; because the rates take into consideration the fact that she will not be a select life, probably when she enters on the annuity. In the case of an individual policy, it would be probably dangerous to do that, but if you have a large number of policies, you can safely depend upon the average mortality as shown by the mortality tables. The computation takes into consideration what is known as the "ultimate mortality", that is, that the beneficiary is not assumed to be a medically-examined life.

Mr. NESBITT: In other words, if a soldier is thirty years of age, and he takes a policy with twenty annual instalments—I mean, if a soldier's wife is thirty years of age, and he takes a policy with twenty annual instalments, and he dies during the time, he dies before she reaches the age of fifty; she is still a young woman, as it were; therefore, if he dies, as I said before, say at thirty years of age, these instalments run out before she is fifty years old, just when she properly should want them, in my judgment, and, therefore, if you give a twenty-year instalment plan, and don't have the other provision in that it is to continue for her life-time of this woman. In my judgment, the instalments will mature when the woman is sixty years old, or sixty-five years old, and that is a very bad time of life for them to mature, and she would then lack the little revenue, just when she is most in need of it.

*By Mr. Edwards:*

Q. Do you know of any company that is issuing a policy along that line?

Mr. NESBITT: Every company is.

WITNESS: This has come to be a very common form of policy, indeed, Mr. Edwards.

*By Mr. Edwards:*

Q. I confess I have never seen a policy of that kind?—A. It has been devised by the companies to meet the objections that Mr. Nesbitt has mentioned, and to permit of instalments under the life insurance policy.

We will say, for instance, that a widow is left with five thousand dollars insurance money. She is induced to invest that money unwisely, and the money is lost, and she is as badly off as if her husband had not effected the insurance. This scheme has been devised to protect her against an injudicious expenditure of the money.

Mr. EDWARDS: I know, but I am well aware that all the companies carry policies where instead of paying a lump sum, say of five thousand dollars, on the death of the insured, provisions were made that it will be spread over a period of years; ten or fifteen or twenty years, a larger amount if it is to be paid off in ten years than if it is paid off in fifteen or twenty; but, that is an arrangement made with the person who is being insured, on the basis of what he pays, but I do not see—I never heard tell of a policy being drawn up and a man given a rate that the company will agree to pay an annuity to that man's wife as long as she lives. I have never heard of a policy of that kind. I do not see how the company could figure it.

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*By Hon. Mr. Béland:*

Q. Must they take into consideration both the ages of the man and the beneficiaries?—A. Not at the outset. All they need to do is to take into account the age of the man and the amount of the insurance. The amount of the insurance here is five thousand dollars. That man, say, is thirty years of age. Now he pays his premium on the five thousand dollars issued at the age of thirty, and he dies, we will say, twenty years later. His widow then is, we will say, forty-five years of age. She, under the old-time policies, would be entitled to five thousand dollars in cash. In this instance that five thousand dollars instead of being paid in one lump sum is converted into an annuity, just as if she took the five thousand dollars and went to the annuity department and purchased a Government annuity.

Q. But if a man marries a very, very young woman and he would adopt a plan or a system by which the annuity shall be paid to his beneficiary, if she or he whichever it is survives him or the term he has selected, say twenty years—if a woman is very young when a man dies, say she is twenty-five, she receives an annuity for twenty years and she may live thirty years more?—A. But she gets a smaller annuity—

Mr. NESBITT: It is taken off that end.

The WITNESS: —that is, if she is fifty, the annuity which she draws will be larger than if she is thirty.

Hon. Mr. BÉLAND: That is considered before the policy is issued at all.

The CHAIRMAN: No, not until the other end. The settlement comes at the date of the death of the insured and then the age of the beneficiary plays a most important part. If she is twenty-five, she gets a much smaller annuity.

Mr. MCGIBBON: It is just like buying a life annuity.

*By Mr. Edwards:*

Q. That is where the re-examination comes in?—A. There would not be any object in a re-examination unless it would be to make sure that the beneficiary was not too good a life. The shorter life she has, the better off the company is, and the poorer life she is the more the company can give, because if she is a poor life there is no probability of her surviving the fixed term. The protection would be in the amount of the annuity. For instance, supposing a widow of twenty-five years of age at the death of her husband, and the amount of the insurance policy is one thousand dollars, on this plan that I have described she would draw an annual payment of twenty-nine dollars and fifty-five cents.

*By Hon. Mr. Béland:*

Q. For twenty years?—A. For twenty years certain, and as long thereafter as she lives. But if she were aged forty-five she would get fifty-seven dollars and forty-one cents, and if sixty-five she would get sixty-eight dollars and seventy-six cents. Everything is taken into the account of the amount of the annual payments.

*By Mr. Nesbitt:*

Q. And not in the premium?—A. In the payment.

Mr. MCGIBBON: I look upon this thing from the outset, taking into consideration an age, roughly speaking, of fifty, fifteen dollars and a half per thousand. For that he would get one thousand dollars insurance.

Mr. NESBITT: Where is that?

Mr. MCGIBBON: Just to figure, aged fifty.

Mr. NESBITT: No, that life is three dollars and ten cents.

Mr. MCGIBBON: I multiply that by five; for five thousand that would be fifteen dollars and a half. He possibly might die in a year and his wife would get an

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annuity. Supposing she was thirty years of age, she would get an annuity for thirty-four years. That would be for the five thousand dollars?

The WITNESS: She might.

*By Mr. McGibbon:*

Q. It really would not make any difference, because the capitalization is the same?—A. That is involved in all cases. The man who dies young wins.

Mr. NESBITT: The beneficiary wins. It is a question whether the man who dies wins or not.

Mr. MCGIBBON: I think that is fair.

The CHAIRMAN: It strikes me that a very important point is one which we discussed the last time. It was suggested that the term of annuity should be shortened. We run into the objection that appears here this morning. If the widow survives that term she would be without any payments at all. We will have to very seriously consider this new plan whereby she gets a guaranteed annuity of a smaller amount practically for life.

Mr. MCGIBBON: Could you not leave that optional because two women might be living under different conditions. One might have four or five children and the necessity would be immediate, but as she gets older the children will look after her.

Mr. NESBITT: I think it would be wise to leave that to the option of the assured.

The WITNESS: Of choosing one of these guaranteed annuities? I think that is a solution of the question; to leave it to the option of the assured.

Mr. EDWARDS: Just as if we were not dealing with them all. Just as if he were going to an insurance company. He would use his own judgment.

Mr. MCGIBBON: Every man knows his own case best.

Mr. NESBITT: I think it should be carefully explained to them, because, personally, I am very strong on the guaranteed instalment plan for twenty years or ten years, as the case may be, as well as for life. I am very strong on that idea if you are going to pay it in instalments.

Mr. MCGIBBON: If you take the woman with four or five little children as a general rule her needs are immediate. When those children grow up she will be looked after whether she is insured or not.

Mr. NESBITT: I know of many cases where they are not.

Mr. MCGIBBON: I am speaking of the average case.

Mr. NESBITT: How about the Houses of Refuge?

Mr. MCGIBBON: A great many of them have no children.

Mr. NESBITT: And a great many of them have children and they put them in these Houses of Refuge and let them stay there.

The CHAIRMAN: I think there is one point we should consider and that is the fact that on this guaranteed policy, if optional as suggested, it should be pointed out that if a man dies early, his widow would get, if she were thirty-five years of age, fifty-two dollars and ninety cents per thousand. If he took out a five thousand dollar policy that would be approximately two hundred and sixty dollars a year, and that would help a little.

The WITNESS: I think the solution of the difficulty is to leave it to the option of the assured whether the money shall be payable as a straight annuity certain for a fixed term of years, or as a guaranteed survivorship annuity. He should also be allowed to choose the term of the annuity certain, or the guaranteed term, as the case may be. If he made a choice in his application and later the status of his beneficiary

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## APPENDIX No. 4

changes, he might be allowed to vary his choice by declaration to be attached to the policy. That is comparatively simple. However, the question is raised whether there should be any option to the beneficiary as to change of the plan in the event of change of status of her own condition or of the status of her beneficiaries. That is, allow the insured to choose at the outset and allow him to vary his choice at any time by proper declaration, but once the beneficiary enters upon the benefits shall she be not permitted to vary the latest choice of her husband?

Mr. NESBITT: Why not? Because the payments would be made in proportion. It would not make any difference.

Mr. EDWARDS: I would say no.

Mr. MCGIBBON: Why not give her the choice at his death before she starts to draw anything?

The WITNESS: That is the very point we are up against. I may say that the insurance company under its policy do not permit the beneficiary to alter the choice that has been agreed upon.

Mr. BRIEN: It is tantamount to a change of will.

Mr. NESBITT: Why should they not?

The CHAIRMAN: I would rather see the policy a blanket policy, reserving the right to exercise the option at the death of the insured, because we do not know what the state of the family is going to be at the death.

Hon. Mr. BÉLAND: The object of the annuity is destroyed entirely the moment you leave it open for the beneficiary at the death of her husband.

The CHAIRMAN: It would be, Doctor, if it were a lump sum, but if you give her a choice of taking a larger annuity for a short term or a guaranteed annuity for her life-time—

Mr. EDWARDS: You must not lose sight of the fact that the beneficiary may be beneficiaries. The wife, or widow, may have children. Now if you permit her to commute the terms on which the husband left his policy she may get married again and the children, whom they had in mind, are left out in the cold.

Mr. MCGIBBON: I think the second marriage is a thing which should be guarded against.

Mr. EDWARDS: We guard against that as far as a man himself can guard against it.

Mr. NESBITT: I think that could very easily be arranged.

Mr. EDWARDS: If you leave it to him to settle why should we go beyond that.

Mr. MCGIBBON: People are bound to be careless and they might forget the changes, and at his death the wife may be up against it with a lot of little children and she might want more money for ten years and less after that.

Mr. EDWARDS: That is a matter which she should talk over with him. That should be settled before his death.

Mr. NESBITT: Which they seldom do.

Mr. MCGIBBON: If you could get an ideal condition you would be all right.

The WITNESS: I would like to make one other suggestion and that is that the beneficiaries should have the right to vary the choice with the consent of the Board.

Mr. NESBITT: If she could only change it with the consent of the Board that would be all right.

The WITNESS: Then a very strong case would have to be made out to the satisfaction of the Board.

Mr. NESBITT: I would give her the right to change it with the consent of the Board.

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Mr. EDWARDS: That condition would be a principle of trusteeship on the part of the Government. I would not object to that.

Mr. MORPHY: I see by the proposed Bill that it does not provide for a variation of the policy which may be made by the beneficiary by will. It is left to the declaration signed by the insured. Under the Ontario law—the law of insurance relating to beneficiaries—(speaking from memory) there is a clause in the Act which provides that whatever a man may do by declaration that he may do by will. That is cut out here.

The WITNESS: Yes.

Mr. MORPHY: Why?

The WITNESS: Well, there is—it is mainly in order that we may be absolutely sure as to the beneficiary and will meet the difficulty of probating the will in order to make the payment. If the provision is made in the policy the payment is made direct to the beneficiaries. In a great many cases it is difficult to get—it means delay in getting the probate of the will in order to make the payments.

*By Mr. Morphy:*

Q. The public may know the law and yet it may make a mistake?—A. I do not consider it a material point. There would not be any objection on our part to making it.

The CHAIRMAN: Of course, what Mr. Finlayson, I think, really means is if it could be varied by will it would mean in a great many cases that the department administering the funds would have to first determine whether there was a will. It could not make any payments until that was proven.

In other words, letters of administration would have to issue as proof that there was no will.

*By Mr. Nesbitt:*

Q. Your suggestion follows the fraternal idea more than the insurance policy?

Mr. MORPHY: If there happened to be a will and no declaration the man's wishes would be entirely overrun and avoided, and what he wanted to be done for the benefit of his widow or his children or child would not be done, and I do not think that is right.

The CHAIRMAN: You offset one disadvantage against the other. We have to decide on the wisest course.

Mr. MORPHY: I did not know whether you had the Bill up or not.

The CHAIRMAN: We read the Bill over once. We were to proceed, I understand, this morning, to look at it clause by clause.

Mr. EDWARDS: There is one question I would like to ask the witness at this time.

Q. Supposing a soldier takes out his policy on the life plan, say a man aged thirty years, and he pays a dollar and forty-four cents a month. That appeals to him as something he can handle, and he wishes in a year or two years or at any time to convert that into a ten payment or a twenty payment policy, will he have that privilege by making up the difference?—A. Oh, yes, there never will be any objection to a man changing from a low premium to a higher one.

Q. What about the other way?—A. That should be done only on medical examination at the time the man chooses it. Otherwise there would be a selection continuously against the fund.

Mr. EDWARDS: That is the point. There is no medical examination when he takes the policy out?

The WITNESS: No, there is not, but a man perfectly insurable might take advantage of this scheme. He might pay the life premium for five years and then he

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becomes tuberculous and he knows he is only going to live a year or two and then he would be glad to change to the low premium, we would have to protect ourselves there.

Q. Now just one other question. Suppose a man can take out a five thousand dollar policy and by making a single payment, or in fact any of these payments, is it the intention to pay one-fifth of the amount of his policy in insurance at the time of his death and then to deal with the other four-fifths by instalments?—A. That is correct and the table we have, the second table which was distributed, shows in the second and third columns the annuity payment corresponding to that remaining four-fifths.

Mr. MacNUTT: There is a point I am not clear on. It may be because I am stupid. Supposing now a man is a pensioner and he dies, will his dependents receive the pension? Can they receive both?—A. That question was raised on Friday as to whether this scheme would involve duplication of payment to pensioners. There is provision for the continuance of the pension to the dependents of the pensioner provided his death is found to be due to his service. At the present time there is a provision in the Pension Act by which a man dying within five years from discharge, if he is pensioned under classes one to five, has a pension continued to the dependents in the event of his death, whether due to service or not. That would have to be eliminated from the pension scheme on the adoption of the insurance scheme.

*By Mr. Nesbitt:*

Q. That was the insurance feature?—A. Yes, and the suggestion was made on Friday that the provision in this Bill should be that the insurance money shall be payable only in the event of death resulting from some cause other than service, because if his death is due to service his dependents get the pension. Therefore there eliminated from the pension scheme on the adoption of the insurance scheme.

*By Mr. MacNutt:*

Q. What is the use of paying a premium there?—A. In order to cover the risk of death from causes other than service which as time goes on will become increasingly great. This is distinguished from the savings bank account in which a man would get back only what he actually deposited with interest, while here he gets the insurance.

Q. If a man loses his leg he gets a pension and he may not die on account of that leg, and his dependents would not get anything under the pension scheme?—A. Of course you cannot tell what he may die of later.

Q. He may die from appendicitis or typhoid.—A. Yes, and this scheme would cover him.

Q. Under the pension scheme if he died of something not attributable to war service, his dependents would not get a pension?—A. Unless he was pensioned within classes one to five and died within five years.

Q. What is that?—A. Unless he was pensioned within classes one to five, that is over eighty per cent disability, and died within five years of the date of discharge his dependents would not get any pension.

*By Mr. Edwards:*

Q. How will you say with any certainty that a man who is twenty per cent disability and dies from some cause, we will say he has an attack of fever, and his resisting powers are not normal when he is twenty per cent disabled—he is only four-fifths of a normal man's resisting power—how can you say with positive certainty that that man's death was not due to service to some extent?—A. There is the great difficulty, and it is a point that has to be carefully considered before adopting the suggestion. That is a difficulty we see from the outset, and the reason for the Bill not making provision for that—at the present time the Pension Board finds considerable difficulty in saying whether death is due to service or not, and as time goes on

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that will become increasingly difficult. Claims will be made in the case of almost every death that the resisting power of the man was reduced by his service and that if it were not for the reduction of his resisting powers he would have survived the attack of fever or appendicitis.

Q. That would be a nice point in the court. The point has already arisen and there is of course some dissatisfaction on the part of the dependents of the man whose death was deemed not due to service. That will always become more difficult as time goes on and will always be a big problem in connection with the matter.

The CHAIRMAN: Perhaps I do not understand the situation, but it seems to me that problem will be automatically solved.

"A" is a pensioner—no matter what rank—he also is insured. He dies. The Pension Board decide in the first place whether he dies as a result of service. If he dies as a result of service his dependents get his pension; not 20 per cent pension nor 50 per cent pension, but the full pension. The moment that decision is made that they get a pension they do not get the insurance, but they get a rebate of his premium which he has paid, with interest. The decision, therefore, is with the Pension Board. If the decision is the other way, that he died from some cause other than service, then his dependents get the insurance.

Mr. EDWARDS: Is not that going to very greatly affect the mind of the soldier who takes this insurance out? Will he not say, "What is this thing worth to me anyway?"

Mr. NESBITT: It may.

Mr. EDWARDS: "It depends on the Pension Board whether my dependents get anything out of it."

Mr. MCGIBBON: He is protected in either case.

Mr. MORPHY: Where is the provision for what you say in the Act?

The CHAIRMAN: There is no provision in the Bill; it came up as a suggestion at our last meeting and it was to be incorporated and very carefully considered.

Mr. MCGIBBON: There is another point, Mr. Chairman. Are you going to make this retroactive? There are about seven hundred of our soldiers who have already died.

Mr. NESBITT: How do you mean?

Mr. MCGIBBON: Since discharge. Maybe some of them get the pension and maybe not.

Mr. PECK: Maybe they don't pay the premium.

Mr. MCGIBBON: Maybe they don't.

Mr. PECK: What about the man who insures with say, a 20 or 50 per cent disability, outside of the one to five classes, and he afterwards becomes 100 per cent disability? What happens in his case?

The WITNESS: His pension is increased.

*By Mr. Peck:*

Q. I am talking about the insurance?—A. The only thing which would affect the insurance would be the cause of his death.

Q. Suppose a man who is not—I understand 100 per cent disability is not insured?—A. Every person comes in under this.

Mr. MCGIBBON: That retroactive feature is something we will have to take into consideration.

Mr. MORPHY: Supposing this comes into force on the 1st of July next and the pensioner died on the 15th of June. He would have been entitled to something if the Act had been in force at that time. His dependents lose the value of the insur-[Mr. G. D. Finlayson.]

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ance because the Act was not in force, and that carries you right back to the man previously dying who might have been insured.

Mr. EDWARDS: That would carry you back to those killed in France.

The CHAIRMAN: Mr. Morphy's case, I think, is really this: A man with less than 80 per cent pension dies on the 15th of June from some cause other than service; his dependents would not get anything, and he would not be able to take advantage of this Act because it was not in force. I cannot see any way of making it retroactive to cover cases of that kind.

Mr. MORPHY: You do not?

The CHAIRMAN: No.

Mr. MCGIBBON: You don't think it would be possible to make it retroactive?

Hon. Mr. BÉLAND: No company will insure retroactively.

Mr. COOPER: Every man who is dead—I might say that Tom Jones died——

Mr. MCGIBBON: On the other hand, the State has taken away certain rights and has not restored them.

Mr. NESBITT: We could not make it retroactive. Where would you draw the line?

Mr. MORPHY: Why not? Why couldn't you? Let me put this case to you. Supposing you put an application in on the thirtieth of May for this insurance and he died on the same day, or died on the thirtieth of June, and the Act was to go into force on the first of July. He had applied but he had not his policy. His dependents are left out in the cold. Surely the State would not be so drastic as to bring that situation about.

Hon. Mr. BÉLAND: Not in a case like that, but that is not an ordinary case.

Mr. EDWARDS: I don't see how you are going to insure a dead man.

Mr. MORPHY: But he has applied and he may have applied a week or two before. What the State is doing is to try and provide for the dependents of the soldiers.

Mr. MCGIBBON: I might suggest, Mr. Chairman, that we get the actual figures on those who are not drawing pensions. There are only a very few of them I think. There are only seven hundred who have died altogether, and a lot of them were drawing pensions, and it would come down to a very small quantity probably.

Mr. NESBITT: It would not make any difference to me if it only came down to one. I think the thing is impossible. How will you insure a dead man?

The CHAIRMAN: Mr. Secretary, will you make a note to find out from the Pensions Board how many members of the C.E.F. there are who died subsequent to discharge and whose dependents are not receiving pensions.

Mr. MORPHY: How are you going to insure a dead man? If this Committee had met three years ago and provided for this all these men would have been alive and now their dependents are going to suffer——

Mr. NESBITT: Yes, and if I had been born at the time of Christ I would have been dead long ago.

Mr. COOPER: That question you gave to the Secretary: What department is that supposed to be?

The CHAIRMAN: The Pension Board would hear of a certain number of cases. The United States Government faced to a less extent this difficulty when they put their insurance scheme in force and they practically insured everybody from the inception of the declaration of war by the United States and the men who died between the time of the declaration of war and the putting in force of the scheme were automatically insured for a fixed sum. I think five thousand dollars, one-half of the maximum. A certain number of men did die between these periods and their dependents got the benefit of that insurance.

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Mr. MORPHY: It is a case for full consideration.

The WITNESS: It is a very important point.

Mr. MACNUTT: Would there be any use in a one hundred per cent tuberculosis pensioner insuring? He is almost certain to die of tuberculosis. Is that attributable to the war.

Mr. NESBITT: His beneficiaries get the pension.

The CHAIRMAN: Mr. MacNutt's point is that he would naturally say, "I cannot die from any other cause;"

Mr. MACNUTT: The premium will be the same as putting the money in the savings bank.

The CHAIRMAN: It would be a very useful form of saving. We have been discussing at large these points; I would suggest that we go right through this Bill clause by clause as accurately as we can when many of these points will come up. Mr. Finlayson has some other matters here—some alternative schemes—that I think ought to be mentioned to us anyway. We shall have to run over this hurriedly as our time is very short this morning.

(Reading) "An Act to Provide for the Insurance of Returned Soldiers."

Mr. MORPHY: I have a suggestion to make there. Why not state "By the Dominion of Canada," to distinguish from insurance companies? Why not make it read "An Act to provide for Government insurance," instead of leaving it open to distinguish between general insurance and State insurance.

Hon. Mr. BÉLAND: You use the words "returned soldiers."

The CHAIRMAN: You could say, if you thought well of it, "An Act to provide for the Insurance of Returned Soldiers by the Dominion of Canada." That is the first question that came up. It has come up again and again. "Who is carrying this insurance?" And the answer will be right in the name.

Mr. NESBITT: I don't think that is a bad suggestion.

The CHAIRMAN: "By the Dominion of Canada". Do you not think that is best? I do not like the word "State."

Mr. MORPHY: "The Dominion of Canada Insurance for Returned Soldiers"?

The CHAIRMAN: "An Act to Provide for the Insurance of Returned Soldiers by the Dominion of Canada." (Reading.)

"1. This Act may be cited as "The Returned Soldiers' Insurance Act."

"2. In this Act and in any regulation unless the context otherwise requires."

(a) "brother" includes a half brother, and "sister" includes a half sister.

(b) "child" includes (i) a child legally adopted prior to the day of February, one thousand nine hundred and nineteen."

Mr. Finlayson have you any explanation about that.

The WITNESS: This clause I would like to speak on.

Mr. MORPHY: From nineteen hundred and nineteen?

The WITNESS: That is a typographical error because this was drawn up in nineteen hundred and nineteen and it was the intention to fix the day as the day of the passage of the Act.

The question has been raised on that clause as to whether the date inserted there should be the date of the passage of the Act or whether the basis should be an adoption of a certain number of years before the death of the insured. That is to say, that a child legally adopted two years or five years before the death of the insured should be recognized as his child. The whole object is to prevent collusion between the assured

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and an adopted child. That is, if a person were allowed to adopt a child and a child became a beneficiary he will probably adopt the child immediately before his death in order that the child may be brought in under the preferred class of beneficiary. There would be a chance there for collusion.

Mr. EDWARDS: Supposing this Act came into effect on the first of July could not the date be fixed then?

The WITNESS: It was the intention that the date inserted there should be the date on which the Act came into force.

The CHAIRMAN: We can quite imagine a soldier with no children adopting a child. We can also imagine a soldier with no children whose wife is dead ten years from now when he, on what he thinks is his death bed, saying "I have no beneficiaries, my wife is dead, I will adopt a child and make it my beneficiary."

Mr. NESBITT: Would it not do to put it so many years previous to the soldier's death?

Mr. EDWARDS: That leaves it very indefinite.

The WITNESS: It should be a long term. It should be a considerable period of years before the death of the soldier.

Mr. NESBITT: Five years would be ample protection.

The WITNESS: Five years would not be unreasonable.

The CHAIRMAN: Would the Committee like to suggest a definite time.

Mr. MORPHY: There is one objection that occurs to my mind. How would it be to put in "previous to five years" or "prior to five years."

The WITNESS: Yes, the child would have been part of that family for at least five years before he or she could rank as a beneficiary.

The CHAIRMAN: I would like Mr. Finlayson to put that into proper phraseology. "A child legally adopted prior to—" is more or less of a layman's language.

(Reading) "(ii) A step-child, if a member of the returned soldier's household."

Mr. MORPHY: When? At what time?

The CHAIRMAN: At the time of the death I should think.

Mr. MORPHY: I think that should be stated.

The CHAIRMAN: There again, it might be a hardship. A step-child might go out from that household after living there for many years and still be an acknowledged member of the household.

Mr. MORPHY: That is the very reason why it should be stated.

Mr. EDWARDS: I do not believe you would have enough cases of child adoption to make it worth while to make any distinction.

The CHAIRMAN: This is the case of a "step-child"—let us clear it up as we go along, Mr. Morphy.

Mr. EDWARDS: You might almost say that a child legally adopted is a step-child.

The WITNESS: I don't think there would be so much danger of collusion in the case of a step-child, because that could only come from marriage.

Mr. MCGIBBON: I cannot see any excuse for a step-child. They are pretty often of more help to the parents than the real children; and often have to put up with more.

The CHAIRMAN: If the step-child was at any time a member of the soldier's household, would it not be regarded as his child?

Mr. MORPHY: Suppose a step-child, if a resident member of the returned soldier's household at the time of his death—that of course would exclude the class of which you are now speaking—suppose that step-child has gone out of that household and been out for a year but is still recognized by the soldier.

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Mr. NESBITT: It is still his step-child. It is still his step-child even if not residing with him at the time of his death. It might have been raised by the man and might have very materially contributed towards the family's exchequer during that time. Why should it not be logically his beneficiary?

Mr. MORPHY: I agree with that.

Mr. MCGIBBON: Are you going to take away from a man the right you have previously given to will this?

Mr. NESBITT: What?

Mr. MCGIBBON: Will you take away from the insured the right to will this?

The CHAIRMAN: We are now merely defining the preferred classes of beneficiaries who may benefit.

Mr. MCGIBBON: If you cut out step-children, you cut out that right.

The CHAIRMAN: Or if you limit the definition you might cut out some of it.

The WITNESS: I do not think there is any danger of collusion in the case of a step-child. I think you would be safe in saying that a step-child is a member of a returned soldier's household at any time during the life of the policy.

The CHAIRMAN: Then shall we leave it as it stands?

The WITNESS: It is open to that interpretation.

The CHAIRMAN (reading): "(iii) An illegitimate child acknowledged by the insured or for whom he has been judicially ordered to provide support."

Mr. MORPHY: "Acknowledged by the insured?" They don't always acknowledge them.

The WITNESS: Then he might be judicially ordered to provide support for them.

The WITNESS: That follows almost exactly the provisions of the United States Soldiers' Bureau Insurance Act.

Mr. MORPHY: Why would you not put "supported by the insured" instead of "acknowledged"?

The WITNESS: Would not "support" imply "acknowledged"?

Mr. MORPHY: Yes, but "acknowledgment" does not necessarily imply support.

Mr. NESBITT: No, a long way from it.

The WITNESS: If he acknowledges the child then the child can be made the beneficiary. If he supports the child that might be taken as an acknowledgment.

Mr. MORPHY: Sure.

The WITNESS: If he does not acknowledge the child and is not willing to support it he may be ordered to support it. In any event I think the interests of the child are covered.

Mr. MORPHY: Why not put the words "acknowledged or supported"?

The CHAIRMAN: The wording of the Pension Act is: "No pension shall be paid to or in respect of a child unless such child was acknowledged and maintained by the pensioner."

Mr. MORPHY: It should be one or the other.

Mr. ROSS: It would be maintained because it was acknowledged.

Mr. MORPHY: The word there is "supported." It seems to me that the support of a child is conclusive acknowledgment of that child's right to support. The word "acknowledgment" might be very difficult to prove while "support" might be easy.

The WITNESS: Could we not assume that support implies acknowledgment?

Mr. MORPHY: I should think so.

The WITNESS: Then if you do, do you add anything by putting in "support," because if he supports the child he acknowledges it.

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Mr. MORPHY: He may acknowledge a child and not support it, but he has the moral right to treat it as his beneficiary.'

The WITNESS: Then the child is brought within the provisions of the law.

*By Mr. Morphy:*

Q. How will you get the acknowledgment if he is not supporting it?—A. Get it in writing.

Q. They are not putting the fact of illegitimacy in writing. People are rather reticent in acknowledging that. They may support a child for years and the public not know it is illegitimate.—A. The object of this is to enable the soldier to make an illegitimate child his beneficiary. If that is in effect then there should be no objection to his putting it in. If he names an illegitimate child as his beneficiary he will be willing to give us an acknowledgment.

Q. You are assuming that a man when he makes the application will acknowledge an illegitimate child?—A. I think the mere fact that he applies for insurance in favour of the child would be tantamount to an acknowledgment of the child.

Q. Supposing the child had to make a fight. The insured is dead. Supposing the child had to make a fight for his or her rights. It seems to me that if that child could come forward and say, "I am in that class, because he supported me and recognized me as his child—it is true he has not acknowledged me as illegitimate in any paper—I do not know whether I am legitimate or not, but he supported me for years", that would put it up to the child to prove his or her case.—A. The child might make the fight, but we cannot compel the soldier to make that child his beneficiary. It would be really a fight to no purpose.

Mr. NESBITT: Then they would not benefit. There would be no object in fighting.

Mr. MORPHY: You are putting the soldier up against a hard proposition when you ask him to acknowledge a young girl who has been living with him all her life, known, we will say, by the name of Mary Smith, to be illegitimate, and then you want to make him sign it? I think it is an unnecessary humiliation to force him to put that in cold blood.

The CHAIRMAN: He would not say "she is illegitimate"; he will say, "My child Mary".

Mr. NESBITT: He makes her his beneficiary.

Mr. MORPHY: Under the law, the meaning of the word child has been declared to be a member of the family who is in blood relationship to the parents. It is not like a will where the child was not the dead man's at all.

Mr. EDWARDS: That would come under "i" where a child is legally adopted.

Mr. MORPHY: No, that is not the same thing at all.

The CHAIRMAN: I think that word "acknowledged" would cover it.

Mr. MORPHY: I am not objecting too seriously to it, but the Pension Board did not think so from what you read. They say "acknowledged or maintained".

The CHAIRMAN: "Acknowledged and maintained."

Mr. MORPHY: I would say, "or".

The WITNESS: Even then does that cover it? A man might be ordered to support a child and not support it.

Mr. PECK: Would the fact of adding the word "or maintained" make any difference?

Mr. MCGIBBON: I think Mr. Morphy's point is pretty well taken, "acknowledged or maintained".

Mr. MORPHY: There may be maintainance without acknowledgment or acknowledgment without maintenance.

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The CHAIRMAN: To my mind "maintenance" involves "acknowledgment".

Mr. EDWARDS: Is there any objection to putting that in?

The CHAIRMAN: No, none at all.

Mr. NESBITT: As a matter of fact, a soldier has to make the child a beneficiary before it gets anything anyhow.

Mr. MORPHY: The soldier may make that statement in indefinite terms.

The CHAIRMAN (reading): "Grandchild" means "a child as above defined of a child as above defined." Is that satisfactory?

(Reading): "Minister" means the Minister of Finance.

Now, a question comes up there, because the management of this fund is left blank in Clause 17 "The provisions of this Act shall be administered by the" and then the blank. A suggestion, I think has been made that the Pension Board should administer this.

Mr. NESBITT: Yes, but the Pension Board comes under the Minister of the Soldiers' Civil Re-establishment.

The CHAIRMANS Then "Minister" is defined as the "Minister of Finance." I think Mr. Finlayson will explain that.

The WITNESS: The reason it was so put was because it was thought possibly the Minister of Finance would contract for the risk as that is essentially a financial proposition, and that while obviously the logical department for collecting the premium and paying the benefit would be the Pension Board, because they have the machinery for doing it, it might be well to have the actual contract issued under the supervision of the Minister of Finance, the computations and rates and changes to be passed upon properly by the Department of Finance.

*By Mr. Morphy:*

Q. Insurance is a financial matter?—A. Yes.

Mr. SCAMMELLS The wording of the Pension Act says. "Minister means the Minister of Soldiers' Civil Re-establishment or such other Minister as the Governor in Council may properly from time to time determine," and if that is inadequate I think it should be considerably modified.

The CHAIRMAN: Yes, that strikes me as a good idea. You do not want to have to amend the Act if it is determined later on that some other department could better handle the work.

Mr. SCAMMELL: Yes, the word "Minister" means Minister of Finance or such other Minister as the Governor in Council may from time to time determine.

The CHAIRMAN (Reading): "Parent includes a father, mother, grandfather, grandmother, stepfather, stepmother of either the returned soldier or his wife."

Mr. MORPHY: "Of either," not "either of."

The CHAIRMAN: Yes, I think you are right, Mr. Grammarian.

Mr. MORPHY: I would strike the other "or" out after the words "returned soldier."

The CHAIRMAN: "Either the returned soldier or his wife."

Mr. MORPHY: Yes.

The CHAIRMAN: Right.

(Reading): "Regulations means a regulation made under the provisions of this Act."

"Returned soldier"—now, gentlemen, here is a clause you will have to consider carefully—"returned soldier means any person, male or female, who enlisted or was enrolled or was drafted for service in the Naval Forces of Canada or in the Canadian

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Expeditionary Force in the Great War, and who has obtained honourable discharge therefrom."

Mr. NESBITT: There is the Imperial soldiers.

Mr. SCAMMELL: There is one point right here I would like to bring up. I think that this should read as follows:

"Returned soldier" means any person, male or female, who served as an officer or a warrant officer or who enlisted or who was enrolled or was drafted for service in the naval, military or air forces of Canada in the Great War or having been domiciled and resident in Canada on August 4th, 1914, has served in any of His Majesty's naval, military or air forces or has served in the naval, military or air forces of one of His Majesty's allies in the great war and who has obtained honourable discharge therefrom."

The WITNESS: That would cover the case of the Imperialist. There is one other suggestion that has been made and that is that the wording of the Bill may not include officers, because they technically did not enlist. The suggestion is made by the Militia Department that it would be well to insert after the word "female" in the second line, "who served as an officer or a warrant officer or who enlisted or enrolled," etc.

Mr. PECK: As a matter of fact he cannot join as a warrant officer.

Mr. COOPER: Some joined up as warrant officers.

The CHAIRMAN: Now, it reads this way, gentlemen: "'Returned soldier' means any person, male or female, who served as an officer or a warrant officer or who enlisted or was enrolled or was drafted for service in the Navy, Military, or Air Forces of Canada in the Great War or having been domiciled and resident in Canada on August 4, 1914, has served in any of His Majesty's Naval, Military or Air Forces or has served in the naval, military or air forces of one of His Majesty's allies in the Great War and who has obtained honourable discharge therefrom, or has served in any of His Majesty's Naval, Military, or Air Forces or has served in the naval, military or air forces of one of His Majesty's allies in the Great War and who has obtained honourable discharge therefrom."

Mr. MORPHY: Now, Mr. Chairman, I am not a military man but I think that there is an opening left there—I am subject to correction—"Who has obtained" and I would put in the words "who is entitled to obtain honourable discharge." There may be many a man who has not returned to this country and probably some are here who have not gone through the form and are fully entitled to honourable discharge and would be kept out.

Mr. NESBITT: Aren't they all honourably discharged?

Mr. MORPHY: That would be for a military man to decide.

WITNESS: It would be worth looking into by the Militia Department or the Pension Board.

The CHAIRMAN: There are about 1,000 men who are undischarged yet.

Mr. MORPHY: I think probably that should go in right off the bat.

WITNESS: Are they still on service?

The CHAIRMAN: They are not demobilized. I have just got a letter from the department which gives an estimate of the number of returned men who are still on the military strength as approximately 1,000.

WITNESS: Of course, if they die before discharge their dependents are entitled to pension. They are still on service.

Mr. NESBITT: If they are disabled?

[Mr. G. D. Finlayson.]

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Mr. MCGIBBON: How would it be if a man died of typhoid fever. You could not say it was a war disability.

WITNESS: They are still entitled to pension.

Mr. MCGIBBON: What about the insane and incurables?

WITNESS: They are not discharged.

Mr. SCAMMELL: The insane are discharged.

Mr. MCGIBBON: The incurables are not discharged.

Mr. SCAMMELL: They are discharged.

The CHAIRMAN: Incurables are discharged to the S.C.R.

Mr. MORPHY: Suppose a soldier on his discharge but still entitled, if he were discharged, to come under this Bill, what are you going to do about it? He is not covered by that term "returned soldier".

WITNESS: How are you going to tell whether he is entitled to insurance? The intention is that the man shall have had a good record and is entitled to honourable discharge. He may not be discharged; he may not be entitled to an honourable discharge.

Mr. MORPHY: No, I am putting the words that he is entitled to it and you investigate any other question of honourable discharge. The record is there.

WITNESS: Is there any information as to the reason for this man not being discharged?

Mr. MORPHY: The fact is that they are not, and yet every one of this 1,000 may be as eligible for insurance as the man who was honourably discharged.

Mr. MACNUTT: They are revising this, Mr. Morphy. Are there not some men in Ottawa still in the service undischarged?

WITNESS: Oh yes, but if they are in actual service then they do not need this insurance because, if they die while in service their dependents are entitled to a pension so long as the man is in service.

Mr. MACNUTT: Still, if they are discharged, they should be entitled?

WITNESS: When they are discharged they become eligible for this insurance.

Mr. MORPHY: I am dealing with the other class. It may be that out of the 1,000 men twenty men, we will say, in some way or other have been careless about getting discharge probably because they do not know enough or possibly are stupid and yet every one of the same is entitled to be honourably discharged if he applied.

WITNESS: In that case, if such a man applies for this insurance would not we suggest to him that he go and get his discharge. If he is entitled to it he will get it, if not, he is not entitled to the insurance.

Mr. MORPHY: I do not see any harm in putting it in.

Mr. COOPER: The discharge certificate is drawn up in duplicate one copy of which he gets and one of which is on the file. By turning up the file you can get the duplicate. If the man did not take his discharge certificate you could find the duplicate.

Mr. MORPHY: Suppose he never had it?

Mr. COOPER: He may not have it himself, but the duplicate would be on the file at headquarters.

Mr. MORPHY: Is he honourably discharged?

Mr. COOPER: He need not apply for it; he will get it. He may not get the certificate in his own hands, but it would appear on file.

Mr. NESBITT: Is it possible for him to get away without it appearing on the files of the department?

Mr. COOPER: No.

WITNESS: I will enquire about that.

[Mr. G. D. Finlayson.]



## APPENDIX No. 4

Mr. MORPHY: It seems to me you are going to have a lot of trouble.

Mr. COOPER: This opens up the class of men who served in the Merchant Marine which came under the Government as transports and so forth, does it not?

The CHAIRMAN: I could not answer that.

Mr. NESBITT: Would you mind reading that over again?

The CHAIRMAN: (Reads.) "Returned soldier" means any person, male or female, who served as an officer or a warrant officer or who enlisted or was enrolled or was drafted for service in the naval, military or air forces of Canada in the Great War."

Mr. EDWARDS: Why did you leave out "or in the Canadian Expeditionary Forces"?

Mr. NESBITT: What about that word "enrolled," Mr. Cooper?

Mr. COOPER: That is simply a man on the strength.

Mr. NESBITT: Were these other men you spoke of enrolled?

Mr. COOPER: Yes, they are all entitled to a medal from the Imperial Government for service overseas. Of course, there would not be a great number in the Canadian Merchant Service, but there are some.

Mr. MCGIBBON: There is another point; you are going to put a time limit. There are 1,000 men not discharged yet. Have you any guarantee that they will be discharged in time to get this.

The CHAIRMAN: That point was in my mind.

Mr. MCGIBBON: There is this class of man who, after the armistice was signed, got tired of waiting around—they had done their duty—and took French leave and got away. Are you going to debar that class of man?

Mr. NESBITT: Didn't he get his discharge?

Mr. MCGIBBON: He left.

The WITNESS: I should think that when a man applied for insurance the first thing would be to ask him if he had his discharge, if not, we would ask him to get it. If he is entitled to it he will get it; if not, he is not entitled to insurance. If he is not entitled to an honourable discharge, I think I would debar him.

Mr. MCGIBBON: Take a man who served three or four years and he wanted to get back to his business, and I know of numbers that did. They served through all the fighting, and when the fighting was over they said "I am going back to my business."

The WITNESS: If there has been amnesty granted for these men, they would get an honourable discharge.

The CHAIRMAN: Suppose we make inquiry about that?

Mr. MORPHY: There is a further class of men who were wounded and never applied for a pension. They are certainly entitled to everything that is coming to them, although they may have had some minor offence. They were honourable fighters. Their offence came after they had served three years honourably. Surely you would not cut those men out.

Mr. NESBITT: I would suggest that Mr. Finlayson make inquiries and discuss it with the Militia Department, and get it definite. I move that we let that stand until Mr. Finlayson makes inquiries.

The WITNESS: There is the question of service.

The CHAIRMAN: Of course, the larger the class of lives insured the better for the fund. I suppose we will get the crocks from the allies as well as the crocks from our own country. Now there is just one more clause—"h." (Reads.) "The insured" means any person with whom the Minister enters into a contract under this Act." That is plain. I do not think we can get any further to-day.

The Committee adjourned until Wednesday at 11 a.m.

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COMMITTEE ROOM 435,

HOUSE OF COMMONS,

WEDNESDAY, May 19, 1920.

The Special Committee on Pensions and Civil Re-establishment of Soldiers met at eleven o'clock, a.m., the Chairman, Mr. Hume Cronyn, presiding.

*Other Members present:*—Messieurs Arthurs, Béland, Bolton, Brien, Chisholm, Clark, Cooper, Edwards, Green, McCurdy, McGibbon, McLean, Nesbitt, Peck, Ross, Savard, Sutherland, Turgeon, Tweedie and White,—21.

The CHAIRMAN: A communication has been received from the Civil Service Commission in regard to appointments of returned soldiers up to seventh of May, 1920. A statement has also been received from the Board of Pension Commissioners of the number of pensions payable to the different categories of pensioners, and certain other statements from the Information and Service Branch, showing the number of men registered for employment and number unplaced, and so on. Those statements will go on the record. We have also a statement from the Federal Emergency Appropriation Department which might interest the Committee. The Federal Emergency Appropriation Department expended in the neighbourhood of five and a half millions. The Government had appropriated forty millions for the purpose, but as the Secretary-Treasurer points out, the balance of that vote lapsed at the end of the fiscal year. As a matter of bookkeeping, apparently, the Finance Department transferred to this appropriation fund the sum of seven million dollars, of which five and a half million or thereabouts has been expended, and the balance will be returned to the Finance Department, I presume. We have also received a statement showing the number of men who have been demobilized and a return from the Department of Militia and Defence showing the number of men who proceeded overseas for service, and so on. These documents will appear in the addendum, not in the main body of the evidence. Mr. Knox, a member of the House, has placed in our hands six letters from pensioners in Fort Qu'Appelle Sanatorium. We have in addition, through other members, received perhaps twice that number from this same sanatorium. They are all along the same line, that the present pension is not sufficient for a tuberculous man.

Discussion followed.

#### EVIDENCE.

Mr. G. D. FINLAYSON, recalled.

*By the Chairman:*

Q. We have reached clause 3 of the Act. Mr. Finlayson suggests that we should go back to subsection "g" of clause 2. You will remember there was suggested an amendment to that clause, copies of which I have here, and there were some inquiries as to how many men might remain undischarged. The proposed amended clause will read as follows: (reads). "Returned soldier" means any person, male or female, who served as an officer or a warrant officer or who enlisted or was enrolled or was drafted for service in the naval, military or air forces of Canada in the Great War or having been domiciled and resident in Canada on August 4, 1914, has served in any of His Majesty's naval, military or air forces or has served in the naval, military or air forces of one of His Majesty's Allies in the Great War and who has obtained honourable discharge therefrom or who is entitled to an honourable discharge.

[Mr. G. D. Finlayson.]

## APPENDIX No. 4

Witness I raise the question now for the purpose of considering the last words, "Or who is entitled to an honourable discharge". Mr. Morphy, I think, yesterday suggested that there might be soldiers not still on actual service who have neglected or failed to obtain their discharge papers, and he suggested that it might be necessary to add these words "or who is entitled to an honourable discharge". I was asked to ascertain from the Militia Department whether there are such soldiers, and I am told by the department that any soldier who is entitled to an honourable discharge has received one. There were some men who deserted, but in some cases an amnesty has been granted to these men. If they were entitled to an amnesty, they have received it, and if they have received an amnesty they have been discharged. So, on that view, I think there would be no necessity for the addition of these words "or who is entitled to an honourable discharge". If they are entitled to it, they have received it.

*By Mr. Nesbitt:*

Q. Did you ask them about that word "enrolled"?—A. No, I haven't heard of that. I might say that this definition has been submitted as it stands to the Militia Department, and the only suggestion made by them was the insertion of the words "who served as an officer or a warrant officer". They thought that possibly the definition as it stands in the Bill might not be broad enough to include the officer or the warrant officer.

Q. You have included that now?

WITNESS: Yes, it is included in the definition.

Mr. NESBITT: I move that that be adopted.

The CHAIRMAN: Mr. Finlayson's suggestion is that the last words "who is entitled to an honourable discharge" might be left out. That is his idea.

WITNESS: That disposes of that point.

The CHAIRMAN: Mr. Nesbitt has moved, seconded by Col. Cooper, that this clause as drafted be provisionally adopted for the purpose of the Bill.

Motion carried.

The CHAIRMAN: Now, we go on to clause 3, subsection (1): "The Minister may enter into an insurance contract with any returned soldier providing for the payment of \$500, or any multiple thereof, not, however, exceeding \$5,000 in the event of the death of the insured."

Mr. NESBITT: That is all right.

*By Mr. McGibbon:*

Q. Is that limited to straight life insurance?—A. The benefit is payable only on the death of the insured.

Q. You do not propose giving the option of drawing out the money to a man 50 or 60 or 70 years of age?—A. No, sir.

Q. I think we should. A man might be very hard up at that time. If he pays in for 20 years he has an equity that he should be entitled to draw on.—A. I might draw the attention of the Committee to section 15 of the Bill. "The Governor in Council may, for the purposes of this Act, make regulations." Then come down to paragraph (f): "determining beforehand the cases or classes of cases in which an insurance contract may be surrendered and a cash surrender value paid therefor, or a paid up insurance contract issued instead thereof, and for prescribing the manner in which such cash surrender value or amount of paid up insurance shall be determined."

Mr. MCGIBBON: A man should have certain things as a right, not as a privilege. Suppose that a man is crippled up pretty badly, and pays insurance for twenty years;



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he has no dependents, and has nothing to live on: why should he not be allowed to draw on that?

Mr. NESBITT: Some companies do issue a policy paid up at sixty-five, in accordance with Mr. McGibbon's idea. I brought up the other day the suggestion of placing total disablement in the policy.

Mr. MCGIBBON: A man might not be able to earn anything twenty years from now, and yet he would be debarred from participating in an insurance policy that he had paid for.

Mr. NESBITT: I might explain that now nearly all the insurance companies issue their ordinary policies with a total disablement clause; that is to say, if the insured becomes totally disabled he may draw the money in instalments.

Mr. MCGIBBON: There is that to be considered, and there is the question of making it optional, of selecting different classes of policies. I think we should provide for the man as well as for his dependents.

WITNESS: This Act is mainly for the benefit of the man's dependents. If you give the unquestioned right of surrender at any time, he may surrender it when there is not very much need for surrender.

Mr. MCGIBBON: We might let him do so at sixty-five. You have to protect that man for the rest of his life. If he becomes disabled, and has no income, he has been paying for twenty years; why should he not participate?

WITNESS: If we provide for the maturity of the policy at sixty-five or seventy, the premium would have to be substantially increased. We cannot add that benefit, and continue the same premium as we have here which contemplate only a death benefit.

Mr. MCGIBBON: I quite understand that. That is very essential in this Insurance Bill. But a lot of these men are going to break down. They are badly crippled, and in another twenty years they will be practically helpless. Many of them will probably have no dependents.

WITNESS: That could be dealt with in one of two ways; we can say that the man shall have the right to a surrender value of his policy on his becoming disabled—

Mr. MCGIBBON: Yes, that would be fair.

WITNESS: Or the suggestion that Mr. Nesbitt has made could be adopted, that we incorporate in this Bill a provision for payment of the policy by instalments, on the occurrence of total permanent disability. That benefit would of course have to be paid for. As a rule, the insurance companies do now include that disability feature in all their policies.

Mr. MCGIBBON: It is becoming more general now.

WITNESS: Yes.

Mr. MCGIBBON: The increased premium does not amount to much.

WITNESS: It is very small, from \$1.50 to \$2.50 per \$1,000 per year, according to the plan of policy adopted.

Mr. NESBITT: I would like you to refer again to Clause 15 of the Bill.

WITNESS: (Reads): "The Governor in Council may, for the purpose of this Act, make regulations—determining beforehand the cases or classes of cases in which an insurance contract may be surrendered and a cash surrender value paid therefor, or a paid-up insurance contract issued instead thereof, and for prescribing the manner in which such cash surrender or value or amount of paid-up insurance shall be determined."

Mr. NESBITT: "Value or amount of paid-up insurance shall be determined." That would look as if it were intended to refer to the way the surrender value was arrived at.

[Mr. G. D. Finlayson.]

## APPENDIX No. 4

WITNESS: What would almost certainly be done would be this: in the provision for cash surrender value the amount of surrender value would be fixed at the amount of the actuarial reserve on the policy.

Mr. NESBITT: That is what I had in my mind. The way to arrive at the surrender value is fixed in the policy by the tables, by the surrender table; therefore they do not have to determine how that would be arrived at.

WITNESS: This does not contemplate putting in the surrender values in the policy.

Mr. NESBITT: No, but they arrive at them under those British tables.

WITNESS: If so determined by the regulations. The idea is this, the policy if issued will provide only for the death of the insured, but the regulations may permit the giving of the cash surrender value, and the regulations will say what that shall be.

*By Mr. Nesbitt:*

Q. And how it shall be paid?—A. The regulations will probably say that the surrender value shall be the actuarial reserve on the policy at the date of its surrender.

*By Mr. Ross:*

Q. That is what they do in all the companies?—A. Practically. At the end of twenty years they give the reserve on the policy.

Mr. MCGIBBON: I think Mr. Nesbitt's suggestion is a very good one. Suppose a man broke down and became absolutely helpless from some cause or another, he would not get a pension. At the age of sixty-five or seventy he would be on the State; there is no doubt about that. In that case, why should he not participate in his own policy? He would probably need it more than his heirs. Of course, if he were drawing a pension, he would not need it.

The CHAIRMAN: That is from causes other than service.

*By Mr. Clark:*

Q. If you made it optional, instead of leaving it to the Governor in Council, would you have to amend your premium?—A. You would have to make an addition to the premium if we adopted Mr. Nesbitt's suggestion, for all the men taking advantage of this insurance will be sub-standard lives and therefore more liable to become totally and permanently disabled. So, while the additional premium charged by the ordinary insurance company in the case of medically examined lives is \$1 or \$2 per \$1,000, if the feature were added to this scheme it would be very much greater. If your idea is that we should charge him the normal premium which the ordinary company would charge him, the additional amount would have to be borne by the Government. If the total and permanent disability arises from service and the man is entitled thereby to a pension, this insurance scheme would not apply.

Mr. MCGIBBON: Exactly.

The CHAIRMAN: What about the man who is only drawing 50 per cent pension? He becomes disabled from some cause other than by service. How would you apportion that? He is getting 50 per cent pension. Would that shut him out from participating under this new scheme?

Mr. MCGIBBON: That would be made up to the full pension.

The CHAIRMAN: You are dealing with a different condition from that of the widow and dependents, because he will not draw a full pension.

Mr. MCGIBBON: I see your point.

WITNESS: We could say that if a man is now drawing 50 per cent pension due to service and he becomes totally and permanently disabled from some cause other than

[Mr. G. D. Finlayson.]

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service, the disability benefit paid under this insurance shall be only such as will bring his former pension up to the full disability pension.

The CHAIRMAN: I take it that it will never bring it up to the full disability pension. The maximum under the Act is limited to \$5,000.

Mr. NESBITT: I suggest that Mr. Finlayson make a note of that and that we go on to clause 3 in the meantime.

The CHAIRMAN: I would like to bring to the attention of the Committee a suggestion that occurred to me in regard to this clause, that the widows should be entitled to insure their own lives; that they should be added to the insurable class without medical examination, and on exactly the same same terms as the men. A great many widows to-day are insuring for the benefit of their children. It is to be taken for granted that they will be more or less normal risks. I think it would strengthen the scheme.

Mr. MCGIBBON: At no additional expense.

The CHAIRMAN: No additional expense.

Mr. NESBITT: I think that would be an excellent idea.

The CHAIRMAN: We will see whether we can put something in clause 2. We would have to define it.

WITNESS: Yes, we would have to define it.

Mr. COOPER: That would open it up to foster parents also.

The CHAIRMAN: I do not think that there is any objection to opening it up wide.

Mr. MCGIBBON: I think that the idea brought up the other day was a very important one, that of guaranteeing the annuities for ten or fifteen years and continuing thereafter so long as the beneficiary might live.

The CHAIRMAN: With these two suggestions, we may pass on to subsection (2). (Reads):

"The said payment shall, as to an amount not exceeding one-fifth thereof, be made on the death of the insured, and the remainder shall be payable in twenty equal annual instalments commencing one year after the death of the insured, with interest at the rate of four per cent per annum."

The WITNESS: I have a suggestion to make.

The CHAIRMAN: Go ahead.

The WITNESS: This sub-section contemplates the payment of the remaining four-fifths as an annuity certain. If the widow survives the term, she draws nothing more, no matter what her need might be. It was suggested yesterday that an option might be given to the insured to have this remaining four-fifths paid as an ordinary life annuity to the widow, or as an annuity guaranteed for a certain number of years and payable thereafter so long as the widow might live. Now, I have got a clause to take the place of sub-section (2) of section 3. It reads:

"The said payment shall, as to an amount not exceeding one-fifth thereof, be made on the death of the insured, and the remainder, or the portion thereof to which any beneficiary is entitled, shall at the option of the insured be payable as a life annuity or as an annuity certain for five, ten, fifteen or twenty years, or as an annuity guaranteed for five, ten, fifteen or twenty years, and payable thereafter so long as the beneficiary may live."

There are two other sub-sections.

The CHAIRMAN: I just want to say that you give the option to the insured there. There was some debate as to whether the option should not be exercised by the beneficiary.

(Mr. G. D. Finlayson.)



## APPENDIX No. 4

Mr. NESBITT: Perhaps he brings that in later on.

The WITNESS: I have just one or two amendments I would like to offer right there. I would suggest that we add the two following sub-sections, as numbers (3) and (4):

"(3) Any option chosen by the insured as to the mode of payment, in his application for insurance, may be subsequently varied by declaration of the insured endorsed upon or attached to the policy.

"(4) If the insured so stipulates in his application or by subsequent declaration endorsed upon or attached to the policy, the option chosen by the assured as to mode of settlement may after the death of the insured be varied, with the consent of the Minister, by the beneficiary."

That is, if the insured, in his application says, "I want my beneficiary to have the right, with the consent of the Minister to vary any option that I chose," the beneficiary may have the right to vary the option, with the consent of the Minister.

Mr. MCGIBBON: Subject to the approval of the Minister.

The WITNESS: Yes, of course, subject to the approval of the Minister.

Mr. NESBITT: That is perfectly right because you always have to get the approval of a company in making any changes of that kind.

The CHAIRMAN: Shall we pass on to the next.

*By Mr. Arthurs:*

Q. For the benefit of the Committee would you define these different options,

Mr. Finlayson?—A. Yes, sir. The first option is that the insurance be paid as a life annuity so long as the beneficiary may live. It ends with her death. She may draw only one annual payment and die. There is no further benefit payable to any person.

The second option is "Or be payable as an annuity certain for five, ten, fifteen or twenty years." Take the case of twenty years, that would provide for annual payments guaranteed for twenty years.

Q. And nothing thereafter?—A. No, nothing thereafter, no matter whether the beneficiary be alive or dead. If she draws five instalments, and dies, the remaining fifteen instalments would be payable to any person whom she might bequeath it to.

Q. In other words, if the beneficiary happens to be a child, and the insurance is paid in five annual payments, all other payments would cease, the payments all having been made, presumably?—A. That is it.

The WITNESS: Now, the third option is an annuity guaranteed for five, ten, fifteen or twenty years, and payable thereafter so long as the beneficiary may live. That is, five, ten, fifteen or twenty payments would be payable without question either to the beneficiary or to her heirs at her death, but if she lives beyond the specified term she will draw it as long as she lives.

Q. That case would naturally apply to a widow?—A. Surely.

Q. Rather than to her children?—A. Yes.

Mr. SCAMMELL: Should not the word "widows" be put in there?

Mr. NESBITT: No, to the beneficiary.

The WITNESS: It might be a child.

Mr. NESBITT: Or it might be her sister?

The WITNESS: It might be a sister, or even a child of the widow.

The CHAIRMAN: The age determines the amount. If the child is only twelve years old it would be small, but if it was a widow aged sixty years, the benefit would be—

Mr. EDWARDS: Supposing she re-marries?

[Mr. G. D. Finlayson.]

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Mr. NESBITT: You are getting too complicated, Doctor. Supposing she does re-marry. Let her marry. They have paid for the privilege.

Mr. EDWARDS: Then you might say the same in regard to pensions.

Mr. COOPER: She gets twelve months' pension if she re-marries—in a lump sum.

Mr. EDWARDS: Then give them a lump sum here too.

Mr. NESBITT: She is paying for it, or somebody is paying, you may be sure.

The WITNESS: I think these amendments will cover all the points raised on that question at the previous meeting.

Mr. NESBITT: We will have to have that embodied in the minutes so we can read them in cold print.

The CHAIRMAN: Then with these substitutions, we will pass on to the next one.

(Reading): The said payments shall be made to the wife, husband, child, grandchild, parent, brother or sister of the insured, or such other person as may by regulation as hereinafter provided, be declared to be entitled to become a beneficiary under the contract." That is preferred beneficiaries?

The WITNESS: Practically so.

Mr. EDWARDS: Why do you put the word "grandchild" in there?

The CHAIRMAN: I understand this is copied as you suggested, doctor. It is from the fraternal types of insurance.

Mr. EDWARDS: Under the definition of the word "child" the words "grandchild" is included. The word "grandchild" is superfluous, it seems to me.

Mr. MCGIBBON: You are not quarrelling with the wording of the section? With the meaning of it?

Mr. EDWARDS: No, not at all.

The CHAIRMAN: Grandchild is defined in sub-paragraph (c) of sub-section (b) of section "2," as follows:— "Grandchild means a child as above defined, of a child as above defined." I think the doctor's criticism is correct there.

I presume this raises the point that if the widow of a discharged soldier chooses to take out insurance, and re-marries, she can name her husband as the beneficiary. I take it that this word "husband" in the original Bill was meant to cover nurses, who might insure and they would be entitled to name the husband as their beneficiary. I am simply raising the point so that you may have it before you.

Mr. NESBITT: If we follow your suggestion, we will extend it to the widows?

The CHAIRMAN: Yes.

Mr. NESBITT: Oh well, let us do that.

The WITNESS: I think this includes preferred beneficiaries.

Mr. ROSS: That is what I was thinking of. Are you going to limit their right to the preferred beneficiaries there, to that class, or can they do anything they like with it?

The WITNESS: Among these classes.

*By Mr. Ross:*

Q. It does not say so?—A. Which clause is that, sir?

Mr. NESBITT: The one you just read.

*By Mr. Ross:*

Q. It says, "with the consent of the Minister", but not "among the class"?—

A. It only fixes the mode of settlement.

[Mr. G. D. Finlayson.]

## APPENDIX No. 4

*By the Chairman:*

Q. It is understood the beneficiaries have the right?—A. Yes.

*By Mr. Ross:*

Q. You give the beneficiaries certain powers in regard to their insurance?—

A. Certain powers to say—

Q. What form it shall take?—A. Oh, yes.

Mr. Ross: I guess you are right; there.

The CHAIRMAN: Then Number 4, with the elimination of the word "grandchild" goes for the time being.

• Now, Number 5 reads as follows: (reading)—

"If the insured is a married man or a widower with a child or children, the contract shall be for the benefit of his wife, or of his children, or of some one or more of his children, and when the contract is effected, for the benefit of more than one, the insured may apportion the insurance money among them as he deems fit."

Mr. ARTHURS: That is an ordinary clause.

Mr. NESBITT: That looks all right.

The CHAIRMAN: Very well; then we will take up number 6. (reading):

"If the insured is an unmarried man or a widower without children, the insurance contract shall be for the benefit of his future wife, or of his future wife and children, and the insured may apportion the insurance money among them as he deems fit, but if at his death, he is still unmarried, or is a widower without children, the insurance money shall subject to sections four and nine of this Act, fall into and become part of the estate of the insured."

Mr. ARTHURS: What about the mothers in that case, Mr. Chairman? How about unmarried men who may have dependent parents to look after?

Mr. MCGIBBON: In that case he could will it to his mother.

The WITNESS: Parents are included among the beneficiaries.

Mr. ARTHURS: Not in that particular case.

The CHAIRMAN: You make it subject to sub-section (4).

Mr. ARTHURS: Then that will be all right. Otherwise, it reads this way: "If the insured is an unmarried man, or a widower without children, the insurance contract shall be for the benefit of his future wife, or of his future wife and children". He may have a mother dependent upon him.

The WITNESS: If he has no wife or children at the time of his death, then he can bequeath the insurance to his mother, or to any person within the classes in sub-section (4).

*By Mr. Arthurs:*

Q. Why should he not do that in the first place?—A. Because we think this should be mainly for the protection of the wives and children.

Q. I think the dependent mothers should come in that class as well.

The CHAIRMAN: Well, Colonel, supposing a man names his mother as his beneficiary, and then he subsequently marries?

Mr. ARTHURS: He can change it to his wife any time he likes, or to any other beneficiary who is within the preferred class.

The CHAIRMAN: I think the Bill is trying to make it compulsory the moment a man marries, to make his wife the beneficiary. It says, "Subject to sub-section (4)."

(Mr. G. D. Finlayson.)



Mr. ARTHURS: It does not say that.

The CHAIRMAN: Oh, but it does.

Mr. NESBITT: Sections 4 and 9 of this Act.

Mr. MCGIBBON: It seems to me there is one general principle that we should try to follow in drafting this Bill. The idea of the Bill is to enable a man to get insurance because he cannot get insurance in the old-line companies on account of the war. That is the object of the Bill. If it were not for those who were disabled, we would not have any Bill at all. I think the general principle we should follow would be to leave that man just as nearly as we possibly can in the same position he would have been in had there never been a war, and he had taken out a contract with any other company. The fewer restrictions you place upon him, the better. Let him use his judgment and let that judgment rule just as it would have ruled if he had taken out a policy with a company, and there had never been a war at all.

Mr. NESBITT: I don't think we are varying that here very much.

Mr. MCGIBBON: We are to some extent.

Mr. NESBITT: We are following more along the line of the fraternal insurance than the old-line companies. A man can do what he likes there, but the fraternal insurance sticks pretty close to a man's family.

Mr. MCGIBBON: This section 6 says:

"If the insured is an unmarried man or a widower without children, the insurance contract shall be for the benefit of his future wife, or of his future wife and children, and the insured may apportion the insurance money among them as he deems fit, but if, at his death, he is still unmarried, or is a widower without children, the insurance money shall subject to sections four and nine of this Act, fall into and become part of the estate of the insured."

Why should it be so strongly designated here? Why not let him do it?

The CHAIRMAN: You see that follows on with section nine.

Mr. MCGIBBON: That is what he might have done if he had taken a contract with some other company.

The CHAIRMAN: If none of the preferred class are alive, he only gets the reserve. You have to consider the country somewhat in these matters, as it would lay us open to considerable additional outlay, it seems to me.

Mr. ARTHURS: You also increase the moral risk by allowing these men to——

The WITNESS: I think it will present a great opportunity for collusion, if we allow this to stand as you suggest, Mr. McGibbon.

Mr. McLEAN: I think there is a great deal in what the Doctor says. First, the premium will be paid by the man himself. Then he should have, as far as possible, a free scope as to whom this money shall go. Next, I would like to have further discussion on the point that was made a moment ago, and that is the surrender value of the policy to be paid to the man after sixty years of age. I would like to have that discussed further, or considered in some way. It strikes me that when a man reaches sixty odd years of age, it is fair to say that he should be entitled to the surrender value of that policy in cash, paid to himself personally.

Mr. NESBITT: We will have to take that up a little later.

Mr. EDWARDS: Do fraternal societies provide that it be paid to him in instalments?

The WITNESS: Yes, but the premium provides for maturity at sixty or sixty-five years.

Mr. NESBITT: I think that clause is all right. I don't think we should enlarge the beneficiaries.

[Mr. G. D. Finlayson.]

## APPENDIX No. 4

The CHAIRMAN: Unless there are some adverse opinions, we will pass number 6, for the time being.

Mr. NESBITT: We can always come back to these and make a note of them in the meantime.

The CHAIRMAN: Certainly.

Now, clause 7 reads:

"Any apportionment under the next two preceding sections may be made in the insurance contract, or by a declaration endorsed thereon or annexed thereto, and signed by the insured."

Mr. NESBITT: I think that is all right. It is the right to change?

The CHAIRMAN: It is the right to change, yes. The point was raised in regard to wills, but it seems to me that we should not enlarge that, because it would mean in practically every single case that it would have to be proved that there was no will, and that would result in increased delays.

Mr. NESBITT: And increased cost too.

The WITNESS: Yes, increased cost. Twenty-five or thirty dollars for letters of administration.

Mr. NESBITT: Cut out that whole business. It will cost too much.

The WITNESS: It would have to be provided in the policy when taken out, or by a subsequent declaration.

Mr. MCGIBBON: But you cannot depend on a subsequent declaration. One-half of them would neglect to make it and then we would be as badly off as ever.

The WITNESS: We have the very same provision on a smaller scale in a similar scheme for Government insurance in the Civil Service. There is about ten millions in force, and we have this very clause in it, and it has worked out so satisfactorily that I would have no fear that there would be any hardship in this. A man makes his apportionment, and subsequently he wants to change it. The first thing he does is to write to us, and ask "What must I do?"

Mr. MCGIBBON: You would have to have that in the application.

The WITNESS: The application in that and in this (indicating) will provide for the apportionment among the beneficiaries at the outset. Then, if he wants to, he can change it, and if he wants to change it, all he will have to do will be to write to the department and say what he wants done with it.

Mr. NESBITT: I suppose the department will have the blank forms all prepared so there will be no bother about it.

Mr. MCGIBBON: Must that be done at the outset?

The WITNESS: Oh, yes.

The CHAIRMAN: The actual policy will provide for that, too.

Mr. ARTHURS: Would it not be a good idea for a form to be prepared, asking for the necessary information, and have that attached right to the policy?

Mr. ROSS: I think that is a good idea, because a man may not have the time to write in about it, or would neglect to do it.

Mr. ARTHURS: Just the same as a transfer of his fire insurance policy, or something of that kind.

The WITNESS: That is a very good suggestion and I think could be taken care of in the administration.

[Mr. G. D. Finlayson.]

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The CHAIRMAN: Well, we will pass on to number 8. Number 8 reads—the first paragraph:—

“Where an apportionment has been made as hereinbefore provided, and one or more of the persons in whose favour the apportionment has been made, die in the lifetime of the insured, the insured may, by an instrument in writing, endorsed on or attached to the insurance contract, declare that the shares formerly apportioned to the persons so dying, shall be for the benefit of the wife and children of the insured, or of one or more of them as he sees fit.”

Mr. NESBITT: I think that is all right.

The CHAIRMAN: Subsection Number (2), of section 8 reads as follows:—

“In default of such declaration the shares of the persons so dying shall be for the benefit of the survivor or survivors, of the persons in whose favour the apportionment was so made, in equal shares if more than one.

Sub-section (3) reads as follows:—

“If all the persons so entitled die in the lifetime of the insured, the insured may by an instrument in writing, endorsed on or attached to the insurance contract, declare that the insurance money shall be for the benefit of his wife, if living, or of his surviving children, if any, or some one or more of them, or of his wife and children, or of his wife and some one or more of his children, in such proportions as he sees fit, and in default of such declaration, the insurance shall be for the benefit of his wife, if living, and of his children, if any, in equal shares.”

Sub-section number (4) says:—

“If the insured survives his wife and all his children, the insurance money shall, subject to section four of this Act, fall into and become part of the estate of the insured.”

You will see that section four protects the mother and other classes.

Sub-section (5) says:—

“A duplicate of every declaration made in pursuance of this and the next preceding section shall be filed with the Minister at the time such declaration is made.”

The WITNESS: I think a duplicate should be filed with the Minister, otherwise—

Mr. NESBITT: You will have to do that or you will have a lot of trouble.

The WITNESS: The changes might be made after the death of the insured.

Mr. NESBITT: I don't care much, personally, about that endorsement business anyway.

The WITNESS: I think it would be all right to have that on the policy and still to provide that a duplicate be filed with the Minister at the time that is made out.

Mr. NESBITT: That looks all right, all the way down.

The CHAIRMAN: Then we will pass on to number 9. Number 9,—(1), says:—

“If the insured survives all the persons to whom the death benefit may be paid under the provisions of section four of this Act, or if all the said persons die before the payment of the instalments of the death benefit have been completed, the estate of the insured shall be entitled to receive only the amount by which the reserve under the contract at the time of the death of the insured exceeds the sum of the payments so made.”

Mr. NESBITT: Let us see where that comes in.

[Mr. G. D. Finlayson.]



## APPENDIX No. 4

The CHAIRMAN: That, I suppose, is the usual clause?

Mr. NESBITT: That is in case they all die?

The WITNESS: That is it.

The CHAIRMAN: That is, all the preferred must be wiped out.

Mr. NESBITT: Then his estate only gets the surrender value.

The WITNESS: Less what was paid to the beneficiaries.

The CHAIRMAN: If there are no other remarks on 9—(1), we will pass to 9—(2), which reads:—

“In this section, the word ‘reserve’ means the net premium value of the contract on the basis of the British Offices Life Tables, 1893, Om-5, with interest at the rate of four per cent per annum.”

The WITNESS: That is the usual clause.

The CHAIRMAN: Number 10 reads as follows:—

“When no apportionment is made of the insurance money as hereinbefore provided, all persons interested shall be held to share equally therein.”

Mr. Finlayson has a suggestion to make on this clause.

The WITNESS: In section 10, the second line, after the word “interested”, a suggestion has come to us that we should insert the words “as beneficiaries under this Act”.

Mr. NESBITT: So as to make it definite?

The WITNESS: Yes. It is not intended that if the insurance money goes to his estate, say, or to the reserve value distributed to his estate, that all persons need share equally therein. He might provide by will for an unequal distribution, but in so far as the beneficiaries under the Act are concerned, if there is no other apportionment made, then they shall all share equally.

Mr. NESBITT: That is the best way to do that.

The CHAIRMAN: Number 11 reads as follows:—

“The Minister may decline to enter into an insurance contract in any case where there are, in his opinion, sufficient grounds for his doing so.”

That is a very sweeping clause.

Mr. MCGIBBON: That should be cut out, Mr. Chairman.

Mr. NESBITT: Why?

The CHAIRMAN: Mr. Finlayson explained the cases to which it is intended to refer. Perhaps he will be kind enough to explain it again.

The WITNESS: It is intended that the Minister should have the right to decline to enter into a contract where a man is disabled through self-inflicted injuries, or through immorality. It is intended to debar syphilitic cases. I think there would be a very strong objection to this insurance being issued upon the lives of syphilitics.

Mr. NESBITT: We are up against that same thing on the pensions. The argument there is “Why should we debar the wives and families, on account of a man’s immorality?” The wife may be a very moral woman, and the man not. We come up against this in this insurance as we did in the pensions. There the same question arose.

Mr. ARTHURS: They are not parallel cases at all, because this man may have acquired this disease after he left the service.

Mr. CLARK: There is no medical examination here and he may have acquired the disease almost at any time.

[Mr. G. D. Finlayson.]

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The CHAIRMAN: The trouble is, how are you going to know without a medical examination.

Mr. MCGIBBON: It is necessarily limited to the man who acquired it after he left the service, as there are no papers on his case, whereas the man who acquired it in the service, it will be in his papers. There will be a record of it. You are opening the door to the man who acquired it after leaving the service, and closing the door against the man who acquired it in the service.

Mr. NESBITT: I think we first should settle the larger question in the Pension Committee.

The CHAIRMAN: We have deferred consideration of all venereal cases. We have five deferred clauses and this is one of them.

The WITNESS: I think, if you decide to admit syphilitics, that the clause should stand, because if there is any reason to suspect collusion between the insured and some other person there should be a stipulation in the Act giving the Minister the authority to demand an examination, and give him the right to refuse to accept the contract if he sees fit.

Mr. NESBITT: You are binding them down to a certain point. No company would issue a policy unless they had the right to refuse it, but if there be collusion between the insured and somebody else, how can we bind them down to certain beneficiaries. In an ordinary policy they don't.

Mr. EDWARDS: I think that clause should be eliminated entirely. It might be re-drafted, but I am rather inclined to the opinion that we do not generally have any medical examination. It seems to me there will be cases where the Minister should have the right to ask for a medical examination, if he so desires.

Mr. NESBITT: I am not quarrelling with the clause at all, but I think we should postpone it until we settle the greater question—the general question.

Mr. PECK: I would like to point out in regard to the syphilitic cases that perhaps in all cases you are not debarring only the immoral men.

Mr. MCGIBBON: He might acquire the disease without being immoral at all.

The CHAIRMAN: I think the value of this clause is in the fact that there is always a class of the community who start out to beat any scheme. We cannot see what possible devices may be resorted to for taking undue advantage of it.

Mr. MCGIBBON: There is a question there that cropped up during the consideration of the franchise, and that is, are we going to keep on re-opening these sores that were acquired during the war? This thing will last for years, and are we going to say that such-and-such a man cannot get insurance for such-and-such a reason?

The CHAIRMAN: The provisions of this Bill limit the insuring period to a very distinct and short term.

Mr. MCGIBBON: After all, Mr. Chairman, this disease of syphilis is decidedly a war disease. It is just as much of a war disease as a gun-shot wound.

Mr. NESBITT: I think you are right there, doctor.

Mr. MCGIBBON: There never was a war when this disease did not appear.

Mr. CLARK: How much of the contamination has taken place in the last five years?

The CHAIRMAN: Gentlemen, this is a question for the Committee. The Committee have to decide on it. We have been discussing very frankly the question of the syphilitics. Do you want it to go in the record? This is all printed, and is supposed to be for the sole use of the Committee, but it does get out.

Mr. NESBITT: I don't see why it should not go in.

Mr. MCGIBBON: Let it go on. Go on and print it. What is the use of closing our mouths and our ears to these things, and speaking of them with bated breaths.

[Mr. G. D. Finlayson.]

## APPENDIX No. 4

Mr. McLEAN: Referring to the other point of a moment ago. The other point that is to be considered by the Pension Committee. This was one of the matters that was left over for further discussion, and, therefore, I think we should not discuss it here until the Pension Committee fixes it.

The CHAIRMAN: That is Mr. Nesbitt's point.

Mr. McLEAN: It is a good point, I think. If it is decided in the Pensions Committee, it will be decided here too.

The CHAIRMAN: We will pass on to number 12, which reads:—

“(1) The insurance contract may provide for the payment of a single premium, or of premiums uniform throughout the lifetime of the insured, or during the life-time of the insured, for a period of ten, fifteen or twenty years, or until he attains the age of sixty-five years.”

Mr. McGIBBON: You had better not settle that until we settle the other point.

The CHAIRMAN: The two are pretty well involved.

Mr. McGIBBON: Yes, this would not need to be changed this year. 'This is the payments of the premiums, is it not?

The CHAIRMAN: Yes, it is.

Mr. McGIBBON: Then why the need of changing it?

THE CHAIRMAN: Then section 13—

“No medical examination or other evidence of insurability shall be required in respect of any contract issued under this Act.”

WITNESS: This was drawn on the assumption that section 11 would stand. It is proposed to add a proviso to section 13 as follows:—

“Provided, however, that the Minister may, for the purpose of determining whether he shall decline to enter into a contract of insurance in any case under the provisions of section 11 of this Act, require such medical examination or other evidence of insurability of the insured as he may deem necessary.”

I think that might be deferred along with section 11.

THE CHAIRMAN: Then section 14:—

“The insurance money payable under the contract shall be unassignable and shall not be subject to the claims of creditors of the insured or of the beneficiary.”

*Carried.*

THE CHAIRMAN: Clause 15:—

“The Governor in Council may, for the purpose of this Act, make regulations:—

- (a) prescribing the mode and form of making contracts.
- (b) prescribing the mode of proving the age, identity, and the existence or death of persons;
- (c) prescribing the mode of paying money in connection with insurance contracts;
- (d) dispensing with the production of probate of a will or letters of administration, either generally or in any particular class of cases;
- (e) prescribing the accounts to be kept and their management;
- (f) determining beforehand the cases or classes of cases in which an insurance contract may be surrendered and a cash surrender value paid therefor, or a paid-up insurance contract issued instead thereof, and for prescribing the manner in which such cash surrender value or amount of paid-up insurance shall be determined.”

[Mr. G. D. Finlayson.]



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MR. NESBITT: If we made any change with reference to the total disability, or the arrival at age sixty-five, would it not be well to have that put in there and added to it?

THE WITNESS: I should think the disability feature should not be left to regulation. If we want to put it in, it should go into section 3.

MR. ARTHURS: There would be no necessity for clause (c). We are prescribing in the Act itself the mode of paying the money, and I do not believe in the principle of leaving that to the Governor in Council. The Act itself should be definite.

MR. GREEN: We are only providing that the money shall be paid, and the actual method is another thing.

THE WITNESS: Whether it shall be paid by cash or cheque.

MR. BRIEN: Or taken from the Pension Fund or otherwise. I think that is absolutely necessary.

MR. GREEN: It cannot do any harm.

THE WITNESS: I do not think the regulation would be construed to override anything that is definitely provided in the main Act.

MR. NESBITT: We provide for it to be paid in instalments.

THE WITNESS: This provides for machinery.

MR. NESBITT: We allow them to pay it as they please. They may pay it in one lump sum.

THE CHAIRMAN: Then paragraph (g):—

“Determining the cases not otherwise provided for in this Act, in which a person not originally named as, but who is eligible under this Act to be a beneficiary, may be made a beneficiary; and in which an apportionment of the insurance money once made may be varied.”

(h) “Determining the class or classes of persons other than those mentioned in section 4 of this Act to whom payment may be made.”

THE WITNESS: That is an important section. Section 4 says that the payment shall be made to certain preferred classes. Paragraph (h) would enable the Governor in Council to make regulations determining the class or classes of persons other than those mentioned in section 4 who might be beneficiaries. That is, we think we have covered all the classes that will be entitled to be beneficiaries, but there will be an odd case where a man will want to provide for some one outside those classes. We cannot foretell what those cases will be, but we thought it might be well to have power given for regulations to meet odd cases.

MR. NESBITT: They cannot override clause 4.

MR. CLARK: Yes.

THE CHAIRMAN: Yes, I think they could.

THE WITNESS: There might be a man who is disabled and being cared for by a first cousin. He might want to insure his life for the benefit of that first cousin. The first cousin is not included in section 4, there might be very good reasons why he should be allowed to insure in favour of the person who is willing to support him for the rest of his life. I think there should be some sort of a residuary power given to the Governor in Council to deal with that.

MR. GREEN: It would be only acted on in extreme cases.

THE WITNESS: There would have to be a strong case made for it.

MR. NESBITT: I think it would be perfectly safe and right to allow the Governor in Council in as many cases as may come up to vary the rules occasionally, but I, at the same time, do not think they should be allowed to override the special class and change from the special class to any other beneficiary.

MR. MCGIBBON: And substitute one for the other.

[Mr. G. D. Finlayson.]

## APPENDIX No. 4

THE WITNESS: A soldier might have an unfilial child who would refuse to support the parent. There might be a cousin who is quite willing to support the insured as long as he lives. It would be hard if the man had to make the unfilial child the beneficiary under the clause, and cut off the cousin who was willing to support him.

MR. CLARK: A wife might desert a man.

MR. EDWARDS: A totally disabled soldier, who has to have an attendant with him all the time, who has no relatives, might very well desire to take out insurance payable to that man who was his dependent.

MR. NESBITT: In that case he would not be changing for a special class.

THE WITNESS: But he might have a relative and yet that relative would be unwilling to do anything to help him or support him.

MR. NESBITT: I think it is safe enough in the hands of the Governor in Council.

THE WITNESS: It would be the odd case.

MR. NESBITT: They would have to make out a strong case.

THE CHAIRMAN: We have run into cases where the Pensions Board had no power. I would like to see that provided for in this Act.

Then we come to paragraph (i):—

“Determining the cases in which a dependent other than a wife or child, of the insured may be named as a beneficiary under this contract.”

WITNESS: (i) deals with naming a beneficiary under the contract. The other would deal with a case where the persons named in the contract have predeceased the insured, and then it becomes a question of dealing with the insurance money. Going back to sections five and six, if the insured is a married man he must name his wife or his wife and children. Now paragraph (i) will permit him at the outset to name some one other than the wife and children, if provided for by the regulation, because the wife and children may be very undeserving of any benefit. The wife may have deserted the husband. It would seem unfair that he would have to name that wife as a beneficiary at the outset of the policy.

The CHAIRMAN: Then paragraph (j)—

“Determining in cases not otherwise provided for by the contract or by declaration or by this Act the person or persons entitled to the share in the death benefits of any beneficiary dying before the payment of instalments of the said benefit has been completed.”

This is in the case of the death of the beneficiary prior to completion of payment under the guaranteed plan. That seems fair. Then paragraph (k)—

“Any other purpose for which it is deemed expedient to make regulations in order to carry this Act into effect.”

Then section 16—

“The moneys received under provisions of this Act shall form part of the Consolidated Revenue fund, and the money payable under the said provisions shall be payable out of the said Consolidated Revenue Funds.”

Then section 17—

“The provisions of this Act shall be administered by the—

Then there is a blank. The suggestion is thrown out that the Pension Board might be the proper body to undertake the administration of the Act, as it is thought that in most cases disabled pensioners will take advantage of it, and the payment of premium can, therefore, be made merely by cross entry.

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*By Mr. Edwards:*

Q. Should not that be determined by the Governor in Council?—A. That would be better. Of course the insurance provisions should be administered by the insurance department and the actuarial department, because these will require actuarial administration, but the great bulk of it could very well be handled by the Pensions Board, because the big part is the payment of the premium and the payment of the benefits. The Pensions Department has the ideal machinery for carrying on that work.

*By Mr. Nesbitt:*

Q. That department could operate this Act very much more cheaply than any other department on account of that machinery?—A. Very much.

Q. Otherwise it would have to be under the Insurance Department; they will have to work in conjunction with that department as far as the actuarial part is concerned?—A. Yes.

The CHAIRMAN: Under the Act the minister is the Minister of Finance. He really has control, as far as the financial end is concerned. Then you give the administration to the Board of Pension Commissioners. The minister is defined as the Minister of Finance.

Mr. EDWARDS: Why not put it in this way—

“The same shall be administered by the Minister of Finance or such other person as the Governor in Council may determine.”

Mr. NESBITT: I think I would define the Pensions Board.

The CHAIRMAN: Mr. Finlayson thinks it all right to leave it to the Governor in Council.

WITNESS: I think there would have to be a sort of joint administration, because I do not think the Pension Board could administer the actuarial end of the scheme. I do not think the Insurance Department could administer the collection, because it would mean creating new machinery. I think it would have to be joint administration and that would be best worked out by the Governor in Council.

The CHAIRMAN: That clause could be worded so as to cover the idea that the body administering it should be chosen by the Governor in Council.

(2) “The (blank) shall, within three months after the close of each fiscal year, prepare for the minister a statement.”

That is the ordinary clause.

(3) “The Minister shall lay the said statement before Parliament within fifteen days after the statement has been submitted to him if Parliament is then sitting, and if not, then within fifteen days of the opening of the session of Parliament held next thereafter.”

Now, we come to No. 18, which is of importance.

“No contract of insurance shall be issued under this Act after the (blank) day of (blank), 1921.”

Mr. MCLEAN: December 21st.

The CHAIRMAN: This Act was prepared some time ago. It is for us to say what date we think would be a fair one.

Mr. NESBITT: I think the end of July, 1921.

*By the Chairman:*

Q. What did the American Government give their soldiers?—A. The soldiers had to insure within, I think three months or six months of the date of enlistment. Of course, the war was on then; they did not need very much coaxing to insure.

[Mr. G. D. Finlayson.]



## APPENDIX No. 4

*By Mr. Arthurs:*

Q. How about the transfer of their policy?—A. Five years to convert a term policy into a straight life or an endowment policy.

Mr. ARTHURS: I would suggest that it be at least two years from the coming into force of this Act. I think that would be fair. I think it would be unfair to make the date too short.

Mr. MCGIBBON: Two years is too short.

Mr. EDWARDS: It seems to me you might add something to that date when you decide on two years or three years. I think Mr. McGibbon called attention to a number of men who had not been discharged. It might be advisable to add something to that, such as one year from the date of discharge.

The CHAIRMAN: Yes, that is exactly the clause that Mr. Finlayson has drafted. He has put a date in here.

WITNESS: (Reads) No contract of insurance shall be issued under this Act after the (blank) day of (blank) 1922, or after one year from the date of discharge, whichever is the later. That is giving two years.

Mr. NESBITT: That sounds all right.

The CHAIRMAN: Two years from next July.

Mr. PECK: What is wrong with January 31st?

WITNESS: The end of 1922.

WITNESS: We must remember this, that the longer we keep this open the greater selection there is going to be against the Government, because there will be disabilities arising due to causes other than service. These men will have the unqualified right to come in. The time should not be too long, because the Government has to be protected.

Mr. GREEN: Suppose you say two years and the House could always extend the time.

Mr. MCGIBBON: I heard it said the other day by some workers in some of the soldiers' departments—I forget whether it was the Pensions Board or the Soldiers' Civil Re-establishment—but I heard it said that they met a lot of people who do not know that there is such a thing as the Soldiers' Civil Re-establishment. Canada is a big country. The people go away into the back woods and do not know anything about what is going on.

Mr. NESBITT: It must be a long ways back.

The CHAIRMAN: We have evidence here of a lady who did not hear of a separation allowance. What about this amended clause for the time being—first of July, 1922.

Mr. SCAMMELL: The words "retirement" or discharge."

The CHAIRMAN: Mr. Scammell suggests the words "retirement or discharge."

Mr. NESBITT: What is the difference between retirement and discharge.

Mr. COOPER: An officer is retired onto the reserve of officers; he does not get any discharge; eventually he gets a certificate.

Mr. MCGIBBON: I ask this just for information. Suppose a soldier took out \$1,000 and could not afford any more, do you give him the right to increase that in after years?

WITNESS: Within two years.

Mr. MCGIBBON: Not after that.

WITNESS: Not after that.

[Mr. G. D. Finlayson.]

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The CHAIRMAN: No, because he would at once want to increase it if he found himself going down hill.

Mr. CLARK: I would suggest that you make that July, 1921, because there is nothing that will advertise it quite so much as the expiration, and we can easily extend it for another year. Now, for instance, take vocational training. Applications for increasing that training expired on the 1st of February. It is marvelous the number of people who have not heard that there was such a thing as vocational training, and when the 1st of February was coming on they learned it—thousands of them.

The CHAIRMAN: You think July 31 would come along and then you would have a lot of people saying that they never heard of this, and then extend it for another year.

Mr. CLARK: Yes, it was the same way in 1912. We gave \$100 to the veterans of the Fenian raid and we had to extend that four or five times year after year.

Mr. WHITE: The same after South Africa.

Mr. EDWARDS: There is quite a little difference, but it is true to a certain extent.

Mr. NESBITT: I would not want to hold out the view that we should extend it and extend it. We would get into an awful mess if we did. I think Mr. Finlayson's suggestion would be the best that we could have.

Mr. MCGIBBON: I think it should be three years from now.

The CHAIRMAN: I think somebody should make a motion and move that the suggestion made by Mr. Finlayson be embodied in the Bill.

Mr. MCGIBBON: That is for 1922.

The CHAIRMAN: July, 1922, or one year from retirement or discharge.

Mr. MCGIBBON: I move an amendment to make it 1923.

Mr. ARTHURS: I second the motion.

Mr. PECK: I second the amendment.

Motion is carried and amendment is lost.

The CHAIRMAN: Mr. Finlayson wants to mention a further scheme introduced by the insurance companies, but I do not think we have time for it this morning. We are going to have Mr. Bradshaw here on Thursday morning to take up this question. The Government suggested that we should have an independent actuary.

An Hon. MEMBER: Who was he?

The CHAIRMAN: He was formerly city treasurer of the city of Toronto, but has just resigned from that post. He was formerly General Manager of the Imperial Life. He is classed as one of the best independent actuaries.

Mr. NESBITT: He helped us to draft the Insurance Bill in 1910.

Mr. BRIEN: What was the nature of Mr. Finlayson's scheme?

Mr. FINLAYSON: I was referring to a scheme submitted a few months ago by some insurance companies. The attitude of the insurance companies is that they are willing and anxious to help in every way to devise the best possible scheme, and if the Government thought that the insurance companies should be utilized as a carrier for this insurance they would co-operate in devising a scheme. An outline of a scheme was submitted and it is practicable; I think there is no question about that. The only question is whether it is more workable and less difficult than the Government insurance scheme.

Mr. NESBITT: What is the premium?

[Mr. G. D. Finlayson.]

## APPENDIX No. 4

Mr. FINLAYSON: The basis they suggested was a premium on a three and a half per cent basis instead of a 4 per cent basis. The premium would be slightly higher than the premium which we have discussed.

Mr. EDWARDS: Is this a plan suggested by a number of companies?

Mr. FINLAYSON: There are two plans; one is suggested by one company and another plan which was discussed with the members of the Life Officers Association of Canada. The plans suggested do not differ materially.

The CHAIRMAN: Suppose we ask Mr. Finlayson to come back Thursday morning and we will hear him first. He can be followed by Mr. Bradshaw.

Mr. NESBITT: Yes, Mr. Bradshaw can comment on his plan.

Witness retired.

Mr. Clark moved, seconded by Mr. McGibbon, that the name of Mr. W. H. White be added to the Committee which deals with procedure. Motion agreed to.

The CHAIRMAN: What does the Committee propose to do with regard to Mr. Willing's request to be heard?

Discussion followed.

Mr. GREEN moved, seconded by Mr. Nesbitt, that the Chairman communicate with Mr. Willing and ask him if he has anything further to place before the Committee other than what is in his telegram.

(Motion carried).

The Committee adjourned until Thursday at 11 a.m.

COMMITTEE ROOM 435,

HOUSE OF COMMONS.

THURSDAY, May 20, 1920.

The Special Committee on Pensions and Civil Re-establishment of soldiers met at 11 a.m., the Chairman, Mr. Hume Cronyn, presiding.

*Other Members present:* Messieurs Arthurs, Béland, Bolton, Brien, Chisholm, Clark, Cooper, Green, MacNutt, McGibbon, McLean, Nesbitt, Savard, Tweedie, and White—16.

The CHAIRMAN: We have some reports from the sub-committees.

Hon. Mr. BÉLAND: Mr. Chairman, may I report verbally from the Committee which you have appointed, composed of Dr. Edwards, Dr. Chisholm, and Dr. McGibbon and myself to inquire into the table of disabilities. We had a meeting yesterday and had a full discussion and explanation given us by the different members of the medical staff of the Pension Board who were present. The Committee came unanimously to the conclusion that there was no reason to change the present table. The explanations that we sought as to the application of the table to individual cases were entirely satisfactory to all members of the Committee.

The CHAIRMAN: Thank you doctor.

The Secretary reads the sixth report on communications.

The CHAIRMAN: Mr. Brien moves, seconded by Mr. MacNutt that the report be received and placed on record.



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The Secretary reports the receipt of several communications from soldiers' organizations and others, including a letter from the Grand Army of United Veterans signed by Perce H. Ellis (reads):—

"We would respectfully ask you to consider the case of the marginally noted man (Number 457419 W. Hubbard W. 93 Robina street). Your files will show full particulars of this case for which we desire your earnest attention."

(2) Re Number 442528, Sergeant William G. Savage, dependent sister—Mrs. Brown.

The CHAIRMAN: These must be brought before the Sub-committee on special cases.

The SECRETARY: Yes, sir. And also in regard to Private William McIntosh. Then we have an answer to the request made that written proposals should be sent to the Committee and I have here a reply from Harry C. Newman, Chairman of the Ottawa and District Vocational Students. He states they would have no duplication in their evidence.

The CHAIRMAN: The proposals set out in this letter will, I presume, be considered by the Committee when these witnesses appear before us. Does the Committee wish them to read to-day or prefer to take them up when we reach vocational training?

Mr. NESBITT: It would be referred to the Sub-committee, whether they appeared or not.

The CHAIRMAN: Perhaps the Committee had better hear what they say.

The Secretary (reads):

OTTAWA, May 18, 1920.

Secretary, Pensions and

Re-establishment Committee.

DEAR SIR,—Referring to your letter of the 17th inst., the following is a brief statement dealing with our proposal on the question of Re-establishment and Vocational Training.

1. (a) That pay be increased to a minimum of \$80 per month with proportionate increase to dependents, and that it be retroactive from January 1, 1920.

(b) That no deductions be made in pension while undergoing training.

2. That minors be granted one month's bonus on expiration of course.

3. Longer period of training to enable them to become competent to compete with outside industries. —

4. Pay and allowances to commence from date of approval of course, and not from commencement of studies.

5. That students be permitted to take up any course they wish and not be controlled by the interviewing officer.

6. Vocational training to all returned men up to 21 who were retarded in their trade or profession by enlistment.

I would inform you that in no case will evidence be duplicated.

Trusting this statement will be satisfactory.

Yours respectfully,

(Sgd.) Harry C. Newman,

*Chairman Ottawa and District Vocational Students' Adjustment Committee*

## APPENDIX No. 4

Mr. NESBITT: He cannot help duplicating because we went into every one of these points last fall; did we not, Mr. Green?

Mr. GREEN: I was not on the Re-establishment Committee last year.

The CHAIRMAN: These are the recommendations on Vocational Training by Mr. Nicol (reads):

1. Extension of time for students undergoing vocational training.
2. Stricter survey to be given to each man applying for vocational training to ensure that he receives the course best suited to his mental and physical capacity, and the man's suggestions to be earnestly considered.
3. Stricter supervision to be given students undergoing industrial re-education, with industrial firms.
4. The cash bonus of \$500 be made more retrospective as it applies to vocational students.
5. Students eligible for vocational training, but who desire to take advantage of the loan without undergoing training.
6. That the privilege of vocational training be extended to all men who were retarded in the progress of their profession, trade, or calling by enlistment.
7. Pay and allowances for all students with or without dependents to be increased.
8. Bonus for minors undergoing vocational training.

The SECRETARY: Then I have a communication here from the Canadian Patriotic Fund, signed by Philip H. Morris, in which he says:—

"I enclose herewith copies of two resolutions passed at a meeting of the executive committee of the Canadian Patriotic Fund on Friday, May 14. These have also been sent to the Prime Minister.

"It was reported that very real distress exists among certain unmarried ex-soldiers in Montreal, where our office is daily besieged by men seeking relief. Our officials in Montreal are, of course, obliged to refuse assistance, and their experiences have apparently been so painful that our most valued workers are actually contemplating resigning.

"The resolution respecting ex-soldier students arose out of a request made by Professor Adams, Acting Principal of McGill University, that the Fund extend assistance to such men. The proposal was only supported by a very small minority of our Committee, but the position in which the students are placed has the fullest sympathy of every member.

"It was not without an appreciation of the difficulty surrounding the problem that it was resolved to submit the matter to the Government with the request that some provision be made before the session closes."

This is followed by, or rather has attached to it, the following certified copy of a resolution:—

"It was moved by Miss Reid, seconded by Mr. Henderson, and carried, that in view of the fact that the Canadian Patriotic Fund has worked in the closest co-operation with all Government departments throughout the war and is in close touch with ex-members of the forces and their families in Canada, and is conversant with the conditions obtaining among them, be it resolved that adequate provision be made by the Government before the present session closes for proven cases of actual need among single ex-soldiers, unable because of amputation or disability due to illness, to obtain employment of a nature sufficient to cover their actual needs, such provision to assume the form of a special fund provided by the Government and to be administered as the Government shall see fit."

This is certified as correct by Mr. Philip H. Morris, on May seventeenth, nineteen hundred and twenty.

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Then there is another resolution attached which reads as follows:—

“It was moved by Mr. W. F. Nickle, seconded by Mr. Birks, and carried unanimously, that adequate provision by loan or otherwise be made by the Government before the session closes for ex-soldier students, who are at present in attendance at Canadian universities, and who will be absolutely unable through lack of funds to continue their courses in the universities.”

Then, Mr. Chairman, I have a communication here referring to the case of Arthur Brockwell, referred by Mr. Tweedie; Mr. Brockwell is at present in Calgary. I presume these could be referred to the sub-committee?

The CHAIRMAN: Yes.

The SECRETARY: I have also one referred by Mr. John Anderson, regarding the case of Mrs. McLeish and Private George Mitchell, who has a dependent father to provide for, and also in regard to Private J. J. Southam. These could also go to the sub-committee?

The CHAIRMAN: Yes, these are special cases to be referred to the Sub-committee on Special Cases.

The SECRETARY: With regard to the departmental statement, I think that should be printed.

The CHAIRMAN: My suggestion is that these statements should be gathered together and printed as one addendum to the record. If they are spread through various issues of the record they will lose a great part of their value. If it is the wish of the Committee, I would instruct the Secretary to hold these until we have received replies from all the Departments. We have asked a return from a number of them, and they all ought to be in hand soon.

Mr. COOPER: I think that is a good idea. The only objection to that which I see is that we might want to refer to these during the course of the discussions, but, outside of that, it would be an excellent idea.

The SECRETARY: I have extra copies of some of the reports, which could be utilized in the meantime.

The CHAIRMAN: I think we will get full returns before long when they can be put into one issue, but, meanwhile, if the members want to refer to any or all of them, I think they can be available.

Is that all you have, Mr. Secretary?

The SECRETARY: I think that is all I have here.

The CHAIRMAN: Gentlemen, we were to have gone on with the question of insurance. We have been considering that for the past few days, but, unfortunately, Mr. Bradshaw telegraphed us that he could not be present this morning, as he had made a prior engagement some time ago. We have wired him, asking him if he can be here tomorrow morning. If so, we will go on to-morrow morning in executive session, as Mr. Finlayson will be here. However, we thought we would take up the question this morning of land settlements. Doctor Black of the Board—Chairman of the Board, is here. Doctor Black, will you please come forward? Would you like to have Major Ashton here with you?

Mr. BLACK: Yes, I think it would be well.



## APPENDIX No. 4

## EVIDENCE.

W. J. BLACK and E. J. ASHTON were simultaneously called and sworn.

*By the Chairman:*

Q. Doctor Black, you are, I understand, the Chairman of the Soldier Settlement Board?—A. Yes, sir, I am.

Q. The Committee would like information—such information as you may have at your disposal, with regard to the activities of the Board. You have submitted a statement here to us. Perhaps you would like to take that as a basis of your remarks, or you may proceed in any way in which you prefer.—A. Mr. Chairman, I did not come here prepared to make any special statements. Any special statement that I might make will be largely a repetition of what the Minister of the Interior made in the House a very short time ago, when introducing the estimates. I am quite prepared to discuss any question that may arise, but I do not know that we have anything that could be added to the statement already submitted that would be of interest to you, just at this time.

Q. These figures which you have given us are practically those already placed in the Hansard?—A. Yes, sir.

Mr. CLARK: I think we ought to hear Mr. Black on any resolutions that may come before us, making suggestions as to amendments of the Soldiers' Settlement Act or the operation of the amendments to the regulations.

The CHAIRMAN: Yes, I suppose, doctor, that you will be prepared to deal with these resolutions. I was not sure whether there were some preliminary statements you might wish to make or not.

Mr. CLARK: The Minister went over that very fully in the House.

The CHAIRMAN: We have here certain resolutions drawn up at the convention of the Great War Veterans' Association, which you sent to us. I think we received them also directly from the secretary of the G.W.V.A. Suppose we take these up clause by clause? The first one reads as follows:—

“That the Board insure every married settler, who borrows from the Soldier Settlement Board, in an amount equal to his loan and thus secure himself against loss, and at the same time, provide the dependants of the deceased soldiers with an equity for their maintenance.”

The WITNESS: Well, Mr. Chairman, we look upon that largely as a matter of Government policy. The functions of the Board are to administer the Act as it stands, and as that clause deals with Government policy and in fact, the second clause of it is related to the whole question, the broader question of insurance of soldiers and returned men generally, we have not felt that it was quite in order for us to make any recommendations regarding that.

*By Mr. Clark:*

Q. Have you had any representations along this line direct to the Board?—A. No; I cannot say that we have. It has been spoken of, but we have never had any appeal made to us officially to take this matter up.

*By Mr. Arthurs:*

Q. Is it your opinion, Mr. Black, that such insurance would relieve the Government of liability for a loss?—A. Well, as far as insuring the settlers is concerned, I cannot say that there would be any saving. The cost of administering would be added to the total cost, and if it be understood that there will be a certain loss—which I think it is—then that represents a minimum loss without insurance—a minimum loss, I mean, to the State.

[Mr. W. J. Black.]

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*By Mr. Clark:*

Q. There is no insurance carried whatever on the equipment, is there?—A. Oh yes, on settlers' effects. That is a different matter; we insure the settlers' buildings.

*By the Chairman:*

Q. This resolution refers to life insurance?—A. Life insurance.

Mr. CLARK: That is different.

The CHAIRMAN: As I said a moment ago, we are considering the general question of insurance of returned soldiers. Perhaps Mr. MacNeil can tell us if this is somewhat different to the general scheme of insurance,

Mr. MACNEIL: No, except as it provides security to the Soldiers' Settlement Board. It was brought in in particular reference to the Soldiers' Settlement Board. I have no doubt that it could be well considered here.

*By Mr. Arthurs:*

Q. Would your recommendation cover compulsory insurance, or would it be an optional insurance?—A. It would be optional.

Mr. ARTHURS: I think we are pretty well covered.

Mr. MCGIBBON: I think it is quite evident that we cannot do any more for that class of soldier. He is now in a special class.

The CHAIRMAN: That is a matter that is up to the Committee to consider. I wanted to ask Mr. MacNeil if the meaning of this recommendation was that the Government should insure, free of cost to the married settler, or give him the option of taking out insurance on some plan to be devised, and pay the premium?

Mr. MACNEIL: That is in such instances where the security would be required, and not for him to obtain benefits under the Soldiers' Settlement Act.

Mr. MCGIBBON: I would like to ask—

The CHAIRMAN: Just one moment, Mr. McGibbon, please. I don't quite understand Mr. MacNeil's reply. What I want to get at is this; is this a scheme of free life insurance, as far as the soldier settlers are concerned, or on the basis of the married settlers paying the premium.

Mr. MACNEIL: The point as to whether this would be compulsory was not considered. It was only with the view of additional security being afforded.

Mr. MCGIBBON: My point was simply this, and I would like to ask Doctor Black a question. This does not affect the fact that the Government is amply secured on their land already?

The WITNESS: Yes.

Mr. MCGIBBON: Then there is no need, from the Government's standpoint, to insure the men.

The WITNESS: The point is that where the Government stands to lose is in depreciation in value of the equipment. Supposing he gets an out-fit and don't know how to properly care for it, and we have to salvage him a year or two years afterwards, and we find his equipment is not worth so much, that is where the loss would be. as far as the land is concerned, we are amply secured.

*By Mr. McGibbon:*

Q. Is any equity which the Government may have in the land over and above the mortgage, sufficient to cover the loss due to depreciation in case of death?—A. Not always.

Q. But, as I understand it, there is no need—no especial need—of insuring this class of soldiers and the Government paying the expenses?—A. The Board is not prepared to recommend it.

[Mr. W. J. Black.]

## APPENDIX No. 4

*By Mr. White:*

Q. Do I understand you to say that live stock and everything is insured by the Board?—A. No, not live stock, excepting when enclosed in a building. Live stock running at large is not insured.

Q. In case of a fire where they are burned inside a building they are then insured?—A. Yes.

*By Mr. Nesbitt:*

Q. They are insured against lightning when running in the field?—A. We have not got that.

Q. That is a common policy. They put that in without any additional cost.

Mr. WHITE: Not in the case of live stock.

Mr. NESBITT: They do with us.

Mr. WHITE: They don't with us.

Mr. NESBITT: My stock is all insured against lightning in the field, with no additional cost. They do not insure them to the full value, but they set forth in the policy just how much they are insured for. My policies are all like that.

Mr. WHITE: Mine are quite different. Mine are not insured against loss by burning, or through sickness or anything like that when they are outside.

Mr. NESBITT: We always insure against lightning because we have frequent deaths from lightning.

The CHAIRMAN: I think we will go on. As far as life insurance is concerned, it would be a valuable additional collateral security to any loan, but if it is coupled, as I think it must be coupled, with the idea that the insured should pay the premium, it means an added burden to him in addition to his interest and the repayment of the principal of his loan.

Mr. MCGIBBON: My point—I don't know whether I am right or not—but my point is simply this, Mr. Chairman, that, while I would not oppose that in a general application, I am opposed to a more extended privilege to the special class. That is what we are up against in Canada today; we are doing something for the men who have gone on the land, what we are not doing for the other fellow, and the more we extend that, the more dissatisfaction we will cause.

Mr. WHITE: You are adding to his burden, it seems to me.

*By Mr. Nesbitt:*

Q. Mr. Black, your Board does not recommend that?—A. We are making no recommendations.

Q. Doctor McGibbon asked if there was not enough equity in the land to secure you against depreciation to the implements, etc. As a matter of fact you don't exact that in all cases?—A. No, we have some eight hundred settlers who have been placed on purchased lands, without the usual payment of ten per cent.

Q. Are these confined to strictly experienced farmers?—A. Yes.

Mr. MACNEIL: But there are a certain class of settlers who are prevented from giving the best work to the land, for one reason or another, and there may be some with more experience who can run a much more successful farm, in which case you would feel justified in awarding a greater loan than that which would be secured in the land itself?

The WITNESS: I cannot understand any company which is prepared to take a greater risk than that which is being taken by the Government.

Mr. MCGIBBON: If there is any difference at all, is it not the other way around? Is it not that you are too generous—I don't mean in giving too much exactly, but are you not loading up the man too much?

[Mr. W. J. Black.]



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The CHAIRMAN: The difficulty about life insurance as collateral security is that it is dependent upon the payment of the premiums. For the first two or three years the value of insurance as collateral is almost nil, and if a man should default in the payment of his premiums, or whoever is responsible for the payments of his premiums should default, that policy would become worthless as security, unless it has run for a considerable period of years.

Mr. NESBITT: There is no doubt about that.

The CHAIRMAN: If, on the other hand, the premiums are kept up, and the man dies, it becomes exceedingly valuable, as an asset, both to the lender—the Government in this case—and to the man himself.

Mr. WHITE: He has to die to win?

The CHAIRMAN: Yes, he has to die to win, as we said the other day.

*By Mr. White:*

Q. Mr. Black, what has been your experience in the matters you have been called upon to salvage? Did you come out even, where a settler may have defaulted taken or tried to take advantage of you? How did you come out on that? Did you come out pretty near even?—A. I cannot give you the results in the average case, but I can in some particular cases.

Q. Have you been able to break even?—A. Oh, yes, we have, I think.

Q. You have?—A. Oh, yes, sometimes we do, but in others we lose because something has happened to the stock maybe. Perhaps the settler has been salvaged, because we have discovered that he would not take good care of his stock. Perhaps some of them have died or have been neglected.

*By Mr. Nesbitt:*

Q. And sometimes they traded them off?—A. Yes. There is lots of that in Western Ontario.

*By Mr. White:*

Q. In our observations, I think the Board has been fairly generous—perhaps not too much so (I don't think they have), but they have been fairly generous, but even with the Government I doubt if, on a forced sale, they could realize the full value in a hurry, any more than a private individual could.

Mr. NESBITT: Live stock has a rising value in Ontario, but I am afraid some day you will get it the other way.

Mr. MCGIBBON: I think the Board has been very, very generous.

*By Mr. Clark:*

Q. Take the man who has the land and has secured it, would he be likely to take out insurance if it was only optional?—A. I should not think so.

Mr. WHITE: I would think, doctor—my experience with the man who has got a load to carry, as he has under this Act, his interest charges, and other things, he might not be able to carry it, if he has to pay the premium. It might be a real hardship to do that for the first few years.

Mr. MCGIBBON: Especially if prices take a tumble and go to pieces.

Mr. CLARK: I think that principal recommendation is involved in the general scheme of life insurance, and I don't think we should discuss it here any further.

The CHAIRMAN: To a certain extent it is, and I think we have discussed it sufficiently.

[Mr. W. J. Black.]

## APPENDIX No. 4

Now, Number 2, reads:—

“That a sufficient staff of veterinary surgeons be employed by the Soldiers’ Settlement Board, and that each settler, under the Soldiers’ Settlement Board, be visited at least semi-annually by the representative of the veterinary staff, and all stock inspected and treatment administered, where necessary. All expenses in this connection to be borne by the Soldier Settlement Board.”

What have you to say about that?

The WITNESS: In the first place, let me say that the Board has organized a very thorough supervising staff—a very complete supervising staff. We have the key to the success of this whole undertaking, which is based upon our supervising staff—our supervising division. We have selected men as green supervisors, some of whom were brought up on a farm, but they have not always been the most successful. We have selected the returned men who were graduates of agricultural colleges, and who, at the same time, had a practical experience in farming, who were available for that purpose.

*By Mr. Clark:*

Q. Did I understand that they were to be veterinary surgeons?—A. No, but I will come to that in a few moments. When we could not get graduates of agricultural colleges we employed returned men who were practical farmers, and we insisted on getting men who had had successful farming experience, and not merely those men who had lived on farms or worked on one, but those who had had successful experience in actual farming.

We have a very large staff of these men at the present time; in fact, the heavy item of expenses in connection with the administration of this Act will fall right there, but we felt it was absolutely necessary that we have a capable staff of supervisors. Now, the proposition contained in this resolution is in addition to this supervising staff. We do not consider that it is necessary at all that these men, for this reason, have a splendid knowledge of live stock, for instance, if they could go to a settler’s farm and supervise it intelligently. If they go on this farm and find the stock requires attention they will immediately advise and call in a veterinary if one is required. To carry out the provisions of this proposal we estimated that it would take from seventy-five to one hundred veterinaries to cover the field from the Atlantic to the Pacific, because we are operating in almost every district in which farming is being carried on.

*By Mr. Nesbitt:*

Q. What is that for?—A. To provide a sufficient staff of veterinaries to visit the settlers semi-annually.

Q. Can you not get a veterinary in each locality?—A. Yes, if needed, and the field supervisors will ask for them where they are really needed.

Q. Cannot the settler, on his own account, if he has a sick horse or a sick cow, telephone for the veterinary?—A. Yes, but this is intended as a general inspection of stock. This would cost—in the first place, these veterinaries are not available. The Department of Agriculture is, at the present time, in search of veterinaries who can pass the necessary examination required by the Health of Animals’ Act, and they cannot get all they require at the present time. In the second place, were they to get them it would cost from three hundred and seventy-five thousand to four hundred thousand dollars per year.

Q. I don’t suppose the fellow who recommended this cared anything about the cost. That is clear.

*By Mr. Green:*

Q. What is the average amount of stock which a settler has at the present time, Mr. Black? Do you know?—A. They run all the way from—I would say the average

[Mr. W. J. Black.]

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would be from three to four horses, and I should say, at the present time, about five cattle, and one pig. We are trying to get them to go into sheep in the locality adapted for sheep raising, but so far comparatively few sheep have been bought.

Q. Well, Mr. Black, is there any farmer, legitimately in the business, who would call in a veterinary twice a year unless there is some specific need for him?—A. Well, I can't say as to that. I don't suppose so.

Mr. WHITE: I have known successful farmers who have not called in a veterinary in the last twenty years.

Mr. GREEN: I have had stock myself for years and I don't suppose I have paid out twenty dollars to a veterinary in twenty years.

Mr. McGIBBON: Veterinaries are only called in where there is absolute need of it.

Mr. WHITE: You must have an inspector to look over them in any case. Now, could a veterinary not do both? You have to pay an inspector, could not the inspector examine into the health of the stock and make a report at the same time he was looking over the land?—A. Yes, I should say, Mr. White, if the veterinary so employed was a practical farmer as well—that is the basis of our activity for successful farming, and those supervisors are required to advise the settler how to improve his farm.

Q. He makes a general inspection and reports?—A. Yes, as a matter of fact our field supervisors are acting really as advisors to the settler. We do not look upon them as inspectors, although they do the necessary inspection work required to check up and keep our records right, but they are really there as guides to the settler.

Mr. WHITE: I handle never less than a couple hundred head of stock of different kinds. I do not suppose that my veterinary bill comes to more than \$20 a year. They would very seldom be called upon—only in very extreme cases—something that the average farmer cannot handle himself, surgery and so on. A great many farmers have had a good deal of experience in stock, and if it comes to the case of having a veterinary surgeon they may destroy it, as the cheapest way, or take some means other than calling in a veterinary.

*By Mr. MacNeil:*

Q. Under the present system of inspection, how often is the settler visited?—A. We are insisting on his being visited at least three times annually, but we hope to visit those who really require guidance far oftener than that. There are some men who ought to be visited every two weeks, and we are trying to get the system so organized that it can be checked up every two weeks, especially at this season of the year, and also later on, when their business would require special attention.

*By Mr. MacNutt:*

Q. Would not some of the real practical farmers resent all this supervision? I know I would if I were one of them?—A. We are really not dealing with that. It is not a case of supervision. It is a case of providing guidance to the man, and as a matter of fact we try to employ men for that purpose who are tactful, and who, if they went round your place, for instance, would be regarded as visitors, who had not made themselves certainly in any way offensive, but we are not having any difficulty in that connection at all. As a matter of fact, I should say that in a majority of cases our reports show that the settlers are anxious to have the supervisors come to them, and I have been with some of these supervisors when I have been across the country. I have gone out for half a day with the supervisor, in order to see the settlers myself, if I had a couple of hours between trains, and I have been pleased to find that the attitude of the settler towards the supervisor is that he looks upon him as a friend and helper, and we are trying to foster that feeling.

Q. It depends on the kind of man the supervisor is?—A. No doubt.

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Q. We must not be too autocratic?—A. No. When we find that practical fellow you speak of, that does not need any checking up, we do not intend to spend very much time over him. We will lean towards the other fellow who does need attention and who can be helped, and we hope the practical fellow will not have to be called upon at all after a while.

*By Mr. White:*

Q. Have you given any special attention to this feature? This is an extraordinary year in the way of helping settlers out in the matter of feed. I know among the old settlers they have been getting together in the way of getting carloads of feed and dividing it up. I do not think that the settlers will have the ready money to take advantage of this and get a carload. They have not got much credit. The Government has got everything they have as security, and I am afraid a lot of them would not be able to get the feed?—A. We have been keeping very closely in touch with our Western officers,—at least the offices in the Prairie provinces—on this very question, for the past three months, and we have been encouraging our district superintendents to purchase feed in carload lots to supply to settlers, and we have been making additional advances to settlers who were shown to be sincere and who were capable of succeeding. We have been making additional advances to them up to the limit. There have been some cases that have been rather difficult to deal with, where settlers found themselves without seed, and yet have obtained the maximum advances that were permitted by the Act. In these cases—and there are not very many of those where we have not been able to help in the regular way—our officials have been assisting the settler to sell some of his stock temporarily to buy seed and the necessary feed to keep his horses going while he puts in his crop.

Q. I think the matter of feed is more important than the seed, and I do not think the soldiers would have any trouble if they did not have the money. Most people would advance them the seed, but the feed is something the people cannot get hold of. Hundreds of people with lots of money lost stock; they had the means to buy it, but the feed was not available, it was not coming in from outside, and only a limited quantity available, and consequently thousands of stock in Alberta was lost, not because the owner was not able to buy it, but because he could not obtain it at any price. I know that is a fact. I know many suffered among the best class of people. I was thinking that unless these people could get assistance, and get the stuff in less than carloads and distribute it among them, they would suffer?—A. In the Edmonton district in the last seven or eight weeks we have had men who have been doing nothing but assisting settlers, and we have made advances of many thousands for that purpose.

*By Mr. MacNeil:*

Q. I would ask Dr. Black if, in certain districts, the settlers were in difficulties through circumstances over which they had no control because they could not get in touch with the visitors or supervisors who have been there, to disentangle the trouble?—A. Well now, Mr. MacNeil, we have had some such report, and we have specially investigated, and we have not before us at the present time a single case where a settler has suffered because of failure of our organization to come to his rescue. We have not before us at the present time a single case.

Q. I mention the Swan district in Manitoba?—A. We have no complaints before us whatever at the present time regarding conditions in the Swan River district.

Q. Is there any justification for the complaint that the supervisors are a type of men who have not had practical experience, and that the men are young graduates from an agricultural college, who really know less than the farmer?—A. We are limited in the selection of field supervision to what we can get, and we have employed the best men we could get. I do not know to-day whether we have a field supervisor in Canada—and we have over two hundred of them—who is not a returned soldier, and

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because we have adhered strictly to that principle of selecting returned soldiers we may not have quite as experienced men as we would require for this reason. If you get a man who has had experience in successful farming, and who is old enough to have had that successful experience, who has been overseas, he is a type of man who wants to go and work for himself on his own farm. He is not looking round the soldiers' settlers office for a job as a rule, and so we have picked the very best men available, and if in some cases returned soldiers who are practical men have had been complaining that other returned soldiers, not so practical as they were, have come to see them, the conditions are such that it was impossible to prevent that, but we are not employing graduates of colleges who have not had practical experience if we know it. But a man may have had practical experience in one particular line, and not so much in another, and there are some very practical farmers who believe that because a man is not a first-class ploughman, and they happen to be such themselves, no other man can be really qualified to come on their place to tell them anything.

Q. In view of the machinery that is required for supervision, to what extent have you tried to employ the farmers' organization in the surrounding district, or has that been found practicable?—A. It has not been practicable. We are working on that. We tried it last year by selecting a farmer in the district who has had the respect of the community as a man and known to be a successful farmer, and who cared to go to certain soldiers in the district and to guide them. We have not found that to work as well as we had hoped. It is difficult to get the practical farmer to go and do this work, and, although he may be practical, he may not be very tactful in the way he talks to the settler, and he finds it difficult to get the right kind of man in the different communities, but we are still working on that, and we hope that by that means we will be able to reduce the cost of this field work without affecting its efficiency.

*By Mr. MacNutt:*

Q. The supervisors are supposed to act in an advisory capacity, are they not; and not in a despotic way?—A. Oh, no. We expect them, because of their better knowledge of conditions to command respect.

*By the Chairman:*

Q. Is it something along the line adopted in the Western States, where they have Government field forces?—A. Yes, we have adopted, I may say, the same system that was adopted in Denmark, the richest agricultural country in the world, where all farmers come under that system. It is the same system as employed in the big industrial concerns, where they have their efficiency expert. It has been applied to-day in the United States to all agriculture. It has been applied in Canada in part, to the county agencies in Ontario, and we are applying it to conditions as affecting our settlers, depending on the qualification of the supervisor, and it is our hope, anyway, that we can make this a success, and I may say that by this means we know now that a very much larger percentage of these settlers are going to succeed than could have succeeded without it. In fact while the expense is going to be heavy, it is clearly demonstrated to us that we cannot afford to not continue this phase of the work and improve it as well as we can.

*By Mr. MacNutt:*

Q. There is no danger that the supervisor will act as a spy?—A. There is that tendency at the beginning until they get to know them, but we find that just as soon as they get to know them, all the men go to work and that vanishes in the thin air.

Q. If they are decent fellows, it is all right?—A. Yes, they get along well.

The CHAIRMAN: Number 3: "That all settlers be allowed two years' exemption from interest on their stock and equipment agreements, and that they be allowed three clear years before making the first payment on such agreement."

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WITNESS: That is a question of policy, of course, affecting the Government. The Act as it stands at the present time, as amended, provides practically what is asked for here in the case of unimproved farms. You will remember that the amendment to the Act this year provided for special consideration for the men who took improved farms. We believe it is right that the man who is going on the unimproved land should have some advantage and not be called upon to make a payment until he has time to get his land broken and under cultivation. That is the object of the amendment. But, in the case of men going on improved farms, it is a little different. We have cases of men, who, say, at this season of the year will take over a going concern in good condition, who made last year a good deal of money, but they were not called upon to make any payments last fall under the terms of the Act. There were no payments required until this fall. And we know some of these cases where the men have rather foolishly spent the money that was made last year on a going concern, whereas, if they had had to make a payment it would have been called for and this would not have happened. I had a case reported to me a few days ago of a young man in the Okanagan valley. The supervisor called upon him. He had been away all winter. He had a fruit farm and had a large crop last year, and he had made a lot of money and he went overseas; he went back to his home in the old country and spent the winter there, and there was no payment made. It is very easy for a settler who is perhaps not serious in his intention to settle on a farm and remain there and take hold of a going concern, and after a couple of good crops, before being called upon to make a payment according to clause three, he goes away and leaves the thing altogether and does not come back.

Mr. MCGIBBON: The principle is bad.

*By the Chairman:*

Q. Clause 4: "That the benefits of the Soldier Settlement Board should be extended to all honourably discharged men, regardless of place of service."—A. That, Mr. Chairman, is purely a matter of Government policy. The Board has no recommendation to make in regard to that. This is a question of Government policy from the first, as to whether or not members of the Canadian Expeditionary Force who did not go overseas, but were retained in Canada, should come under the Act.

*By Mr. Tweedie:*

Q. I would like to ask Mr. MacNeil how far they expect this will extend. It says, "all honourably discharged men." Could we go outside of this and include Great Britain and her allies. If we could, the United States could come in and enjoy the privilege. It is wide enough to include that.

Mr. MACNEIL: That clause refers particularly to the C.E.F.

Mr. TWEEDIE: It does not say that. It says, "all honourably discharged men." You want to limit it to the C.E.F., whether they served in Canada, Great Britain, or any actual theatre of war; is that the idea?

Mr. MACNEIL: To those also who were resident in Canada prior to the outbreak of the war.

Mr. TWEEDIE: What is that?

Mr. MACNEIL: We ask participation for all post-war benefits for those resident in Canada prior to the war, irrespective of which army they served in.

*By the Chairman:*

Q. Would you just show shortly what the limit of the Act is so that we can have it on record. I do not know that we understand?—A. I might read the clauses very briefly (reads):—



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"Settler" means a person who at any time during the war has been therein engaged on active service in a military force,—(1) of Canada—and has served out of Canada; or, wherever he may have served, is, by reason of disability incurred or aggravated as the result of such service, in receipt of a pension; or, (2) of His Majesty or any of His Majesty's allies—and being ordinarily resident in Canada when he enlisted in or otherwise became a member of such force, has served thereafter out of Canada, in a theatre of actual war; or, (3) of His Majesty or of any British Dominion or colony—and has served out of the country wherein he enlisted or otherwise became a member of such force in a theatre of actual war.

MR. TWEEDIE: Mr. MacNeil, what do you hope to gain in addition to what is provided there?

MR. MACNEIL: Those who served in Canada, whether they had pensionable disabilities or not.

MR. ARTHURS: That would mean the man who was merely enrolled.

MR. MACNEIL: We take it for granted there would be certain restrictions.

MR. MCGIBBON: I think that clause contains a great deal of merit. I pressed it on the Minister of the Interior a year ago, and pointed out that in a great many cases we were cutting out the man who would most likely succeed and be of most use to the State—the man of 35, 40 or 45 years of age. His objection was the matter of finance. He agreed with the principle that Canada could not afford to take a financial obligation at the present time.

MR. MACNEIL: Is it a fact, Dr. Black, that soldier settlement is to increase production? If it is mainly a colonization scheme, there is no reason why such men should not be included.

WITNESS: It depends entirely how you look upon it. If it is entirely a colonization scheme, then you would take in everybody you could get in. Yet, when you begin to examine it you see it is not strictly a colonization scheme because there are benefits here that no government would extend to the general public. So, therefore, in a sense it is more than a colonization scheme.

MR. MACNEIL: The point I am trying to make is on examining him upon his producing capacity rather than upon his need for re-establishment.

WITNESS: The Board has administered the Act, either rightly or wrongly, from two standpoints—the standpoint of helping the men who are qualified to go on a farm, and, secondly, from the standpoint that it was a good thing for the country to have the right kind of men going upon the land. Now, in selecting the men who are qualified, the best means that we could provide were not sufficient to prevent men getting by who wanted to try the experiment as to whether they could succeed in farming or not at the expense of the state. And we have a great many of these on our list, and if it were a straight colonization scheme, we would do as the United States is doing under the Farms Loan Board—we would make very sure before accepting a man that he had a very wide experience in farming. We are accepting men with the very minimum experience in farming and taking a chance on it.

MR. MACNEIL: Are you compelled to refuse many applications from this particular class of men?

WITNESS: A good many have been refused, the figures which have been submitted will show that.

MR. TWEEDIE: Do you see any objection to granting the privilege, yourself, to a man who is in need of capital.

WITNESS: No, I do not.

MR. TWEEDIE: Do you think they would make good farmers?

WITNESS: They are just the same—

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Mr. NESBITT: If they are qualified?

WITNESS: They are practically the same with this exception that a good many men in the C.E.F. who did not leave Canada—who were retained at home because they were not considered physically fit to proceed overseas. Major Ashton mentions a conscript, also, who did not have time to get overseas.

Mr. WHITE: I have in mind a man who joined the 151st battalion and went to Sarscee Camp and served two or three months. Before he left, he went out shooting and he injured his foot with a shot gun. Would that man come in under this? He was honourably discharged. It was purely an accident.

WITNESS: If he is eligible for pension.

Mr. WHITE: He would not be eligible for pension.

WITNESS: He would not, according to the Act, be eligible for consideration by us.

Mr. NESBITT: A good many of these draftees were farmer boys and would be pretty safe risks. A heap safer than a lot you have taken.

Mr. MCGIBBON: This is in the experimental stage, and is involving a lot of money. If that is so, the Government policy at present is wise. Probably in two or three years, as the Minister pointed out, this could be extended.

WITNESS: The most complete machinery we could bring into effect has been taxed at certain seasons to the very limit, but after this year the peak load will have been passed.

Mr. NESBITT: I think any errors that creep in may be corrected.

The CHAIRMAN: Number 5.

“That the Board shall make a practice of securing the assistance, as valuers, of returned soldiers, who, in the opinion of the Board, are qualified to handle the work, and in a position to make valuations for the Board, when the Board's permanent inspectors are too busy to complete the list of valuations in a reasonable length of time. This would, in many cases, reduce the time lost of the settler by at least a month.”

*By Mr. Tweedie:*

Q. What do you think of that?—A. This paragraph infers that our valuers are not now returned soldiers. We never select a civilian as a land valuator if we can get a returned soldier who is as well qualified for the position. When I say well qualified, of course, I have men who we know can value land properly, and who can be depended upon in every way.

Q. I would also suggest that you haven't enough valuers to do this work, and that men are held up; is that right?—A. At certain seasons, perhaps, yes. Take it at the present time, we have applications that have accumulated during the winter months when the snow was on the ground.

Q. Why do they accumulate?—A. Because we cannot value this land in winter time when the snow is on the ground.

Q. There is no neglect or unnecessary delay on your part?—A. Not at all, but there is complaint in that regard by persons who do not understand the conditions. Take, for instance, the Edmonton district. A very large number of applications have accumulated there. We had a staff of between fifty and sixty men valuating in the Edmonton district to try and meet that situation as quickly as possible and get these men on the land while it is seeding time. Yet, the weather conditions have been such latterly that even on the 10th May it would not have been possible to travel by motor car except immediately around the city of Edmonton. They would not have been able to get horses or liveries to go out, and these men who are there have the most extreme difficulty to get out and inspect the land. I expect there will be some trouble from settlers who expected to be settled quickly on the land.

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Mr. WHITE: Inspection was shortened last autumn by at least a month by the early snow.

WITNESS: Yes, that set us back.

Mr. NESBITT: You are doing the best you can?

Mr. MACNUTT: Can you combine duties of land inspectors and stock inspectors, and have the one inspection do?

WITNESS: We are trying to do that, Mr. MacNutt, as well as we can; but sometimes a good land valuator is not a good valuator say of horses, and vice versa.

Mr. MACNUTT: But you are combining them where possible?

WITNESS: Yes; that is the cheapest, the simplest and most efficient way of doing it.

Mr. NESBITT: The valuation is the kernel of the whole thing. If you have bad valuers you will get a bad bargain.

WITNESS: We are doing the most we can to get valuations that will stand the test of time.

Mr. TWEEDIE: Is it practicable to employ a large number of valuers?

The WITNESS: We have found it extremely difficult to get enough men who can be depended upon to do this work at all. We have found it extremely difficult. As a matter of fact in the Edmonton district when the men we selected were all brought in and trained for some days in the method of making out reports, seeing that they examined carefully the different aspects of the purchases and so on, because we had to take men who have never valued land for any land company, as we could not get enough men with the proper experience.

*By Mr. McGibbon:*

Q. I agree with Mr. Nesbitt, I think this suggestion is a dangerous one. The kernel of the whole thing is to get the proper valuers, and returned men may be very far from that, and for the protection of the soldiers themselves and of the Government you have to have good valuers. Would it not be possible to utilize the Provincial land agents? They all ought to be available. They did use them at first, and discontinued. Was there any reason for that? They are nearly always on the spot and are presumably capable, and why would they not do there?—A. As a rule these men are—their experience has not been such as to qualify them for the valuing of farms which are growing concerns; most of these men have a fair idea of the value of raw land, but when it comes to handling an improved farm, they have not, as a rule, had that kind of experience, and while we have retained until recently one or two of these men who gave us very good service, we gave up the idea of using the services of the others quite a while ago, because it was not satisfactory.

Mr. WHITE: In the western provinces we have no provincial land inspectors.

Mr. GREEN: We have in British Columbia, and they are trained to value the land.

The CHAIRMAN: Would these men be returned soldiers for the most part?

WITNESS: No. There is just another point that I would like to make here. This suggestion or idea of finding men locally who would value farms in their district. There was one point we found we had to be very careful with. There is very often a great difference between what the prospective settler wants and what, in his own interests, he ought to have. One of our greatest difficulties is in handling men who insist on having certain farms which are not of good quality, which are not as good as they themselves believe them to be. They hold that belief because of the fact that we have not had adequate farm inspectors—this is true in eastern Canada, perhaps, more than in the West, and we have had to battle and fight continuously, you can readily understand if a valuator goes out and is at all disposed to be sympathetic, as

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most people have been who have had an opportunity of helping the returned soldiers, we rather lean a little more toward what the individual settler wants and insists upon having than he does upon his own good judgment sometimes, as to what would be the best thing for the returned man. Some of the most serious mistakes we have made were due to the fact that the valuers have given away a little too much to the settlers instead of relying upon their own good judgment.

Mr. NESBITT: The settlers wanted the land because it was cheap.

Mr. MCGIBBON: A local man should be acquainted with that vicinity much better and know the land better than an outsider, because he would know its producing capacity for years back.

The WITNESS: Yes, I think there is something to that.

Mr. WHITE: There is also a tendency for certain soldiers to group together in one section. I know of a section of a country which appears to be very popular with the soldiers, out northeast of Edmonton, in the northern part of Saskatchewan, in what is called the "Pine Creek Country" (Major Ashton would know about that). It is a wild unsettled country, a bush country, and not worth very much, and would be very difficult for even an experienced man to cultivate it, but I have known fellows who liked the idea of getting together and going up in that section of the country, where transportation is difficult, where the roads are not very good, almost impassable at certain times of the year, but they fancied those sections and many of them are located there, and I certainly do not think that is to their own interests.

Mr. McNUTT: Is it a good stock country?

Mr. WHITE: I don't think it is. I don't think it is a very desirable country in any way.

Mr. MACNEIL: This suggestion was advanced to meet the large volume of complaints with respect to the raise in valuation. These complaints are generally from settlers who complain of delays of weeks and months.

The WITNESS: There are no delays of months due to any conditions that can be controlled by us. If a man makes an application at the present time we send out inspectors and his land will be inspected within three weeks, and we have known of cases where the land was applied for, inspected, and the whole thing put through inside of a few days.

Mr. CLARK: What is the distance that a man must be from the railway?

The WITNESS: It is fifteen miles from a railway, excepting in special communities where there is a community well developed, and the land by reason of the settlement would have value on that account, but we have not many such.

Mr. WHITE: It is not of great advantage when you take, for instance, the Alberta and Great Waterways Railway, where they run a train once a week and you find a station agent about every fifty miles as in this country where these fellows are going to, and I don't think they should be allowed to go.

*By Mr. Clark:*

Q. If they are within fifteen miles of water transportation and no railways, how about that?—A. Well, if it were to be water transportation open all the year round it would be regarded the same as the railways.

*By Mr. Nesbitt:*

Q. You don't have anything like that in the northern countries?

Mr. GREEN: We do in parts of British Columbia.

*By Mr. Arthurs:*

Q. Have any cases of collusion occurred between the settlers and the valuers?—

A. Yes, we have had suspected cases, and we have always investigated them.

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Q. I, myself, have had complaints along that line.—A. There have been many rumours, and I can say that we have investigated every such case that has been regularly placed before us, and taken the utmost means to provide for investigations of these cases.

*By Mr. White:*

Q. In accepting applications on behalf of soldiers is there anything a soldier himself can do to hurry it up?—A. In forwarding the application, you mean?

Q. Yes, or getting his application accepted. The delays occur between the time he makes his application and his final acceptance.—A. No, not if his application is regularly made. The next step is to have the inspectors sent out and examine it properly. I may say I think the dissatisfaction regarding the delay of which Mr. MacNeil spoke is largely a delay in completing the transaction. We find a great delay of difficulty and very great delays and inconvenience are caused because of the delay and difficulty in clearing the titles, and it is a rule that we do not pay over any money to the vendor until the titles are cleared, and it takes weeks and sometimes months to get that done.

Q. So in purchasing the land the delay is not due to any action under the control of the Board?—A. No. We have had a very great deal of criticism of our administration along that line where it is not humanly possible for us to prevent it.

Q. Are delays caused by any other means of which you know?—A. Than the matter of titles?

Q. Yes, and valuations?—A. Yes. The chief cause of delay are the conditions which we have been discussing. Supposing an application has come in the late fall, say around the 1st of October, and before the examiner or inspector could go up and examine it winter set in and the whole matter has had to be carried over until springtime, and even then there are districts that we cannot reach except under great difficulty.

Q. What is the average time to complete the whole matter when the weather is normal and the title is cleared within a reasonable time?—A. Our solicitor advises us that three weeks is the average time. We have the fact that we knew it was the wish of the Government and Parliament to support the public sentiment that we employ returned men to handle this work and along that line we have had to employ men who have not had experience before in this kind of business, and you can readily understand that a firm which had to increase its staff from one hundred and thirty in February, nineteen hundred and nineteen, to thirteen hundred in February, nineteen hundred and twenty, and which in that time did over fifty million dollars worth of business with men who have not had experience, a large percentage of them, in fact very few of them had any experience before, so you can see that it was very difficult to keep our office properly organized, so if occasional mistakes have crept in it is hardly to be wondered at. The same mistakes occur in the best managed offices to-day, and we have found cases where correspondence has become crossed in the office. In fact we have had to keep one man busy in Western Canada alone reorganizing the offices and dispensing with the services of the men whom we found to be unfitted for the post they declared themselves to be fitted for.

*By Mr. MacNeil:*

Q. You are not reflecting, are you, against the ability of the returned men? Has not the rate of salary paid had something to do with it?—A. Our salaries at the present time, with the exception perhaps of the two men, will compare very favourably with the best concerns.

*By Mr. White:*

Q. What is the salary of an inspector?—A. Our land inspectors at the present time are being paid at the rate of from eighteen hundred to twenty-four hundred dollars per year.

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Q. And travelling expenses?—A. And travelling expenses and living expenses while absent from the point out of which they are working.

*By Mr. MacNeil:*

Q. What is the amount of salary offered by loan companies as a matter of comparison?—A. Major Ashton has received the advice from the National Trust Company that it is twenty-four hundred dollars.

Mr. ASHTON: I asked an inspector to go west a year ago and his salary was then twenty-four hundred dollars.

*By Mr. MacNeil:*

Q. Do not the majority get from three to four thousand?—A. We have capable men who are above twenty-four hundred, men who have had experience and if we could get, for the Edmonton district, say, twenty-five or thirty men as capable as the Land Company employ permanently we would be justified in paying the higher wage, but we are paying as high as we can for men of this class. If we could get enough of the kind of men we want for that work, we would pay a higher wage.

Mr. WHITE: The maximum salary for the Dominion land inspectors was fifteen hundred dollars per year.

Mr. MACNEIL: Do they work in the winter time?

The WITNESS: Not the land appraisers. The field supervisors, that is, the men who go out and check the farms, they work all the year—through the entire year.

*By Mr. MacNeil:*

Q. And the stock inspectors?—A. Yes.

Q. And the rate is eighteen hundred dollars to twenty-four hundred dollars per year for the summer months?—A. Yes.

Q. They really only get about half of that?—A. Some of these men are employed throughout the entire year. The best of the land appraisers are turned into field supervisors during the last year, or otherwise found employment for them. These were men whose services we could not afford to lose.

*By Mr. White:*

Q. You have no difficulty with applicants? There are enough applying for the positions? It is simply the selection of the proper men?—A. We have had to go outside the applicants to get men. You quite understand that we have had to search for special qualifications amongst men who were not applicants.

Q. But you had enough applications from men who did not meet the requirements?—A. Yes, we have had a lot of applicants for land appraisers and land appraising work from men who never even lived on a farm.

Q. It was not the salary that was the objection? If you were willing to accept the men, you could have secured plenty of men? There were enough applicants, only they did not meet the requirements?—A. That is so.

*By Mr. MacNeil:*

Q. That is no reflection on the returned man, is it? It is no reflection upon a returned man if he does not happen to be a land valuator?—A. No, certainly not. I would not cast any reflection on the men on our staff. We are very very proud of the character and ability of the men we have to-day. I would like to say, in this connection, that recently an expert whom we employed to go through our books—an expert accountant to put our books in order and establish a system of book-keeping from the Atlantic to the Pacific, advised us that in some forty-three million dollars disbursed, all of it could be accounted for, which I think speaks volumes for the returned men who handled it.

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Mr. MACNEIL: Apart from the selection of the valuator, you stated something in the matter of the general office staff, due to the fact that you confined your selection to returned men. You do not intend to suggest that the standard of ability is lower in men of that class?

The CHAIRMAN: No, it is the want of experience.

The WITNESS: Yes, the want of experience. Absolutely nothing of the kind, but the want of experience. That is to say, we want field supervisors who have had practical farming experience, and some technical training, and we could not get them

The CHAIRMAN: The same as in any office, where a man has to be trained.

Mr. MACNEIL: There is some complaint about the payment of salaries.

The WITNESS: There was, but that was due mainly to the Civil Service Commission becoming flooded with applications for appointments to our staff. They came in in tremendous numbers, and then the Civil Service Commission required that a certain form be filled in, and this form was sent back to the country, and probably the individual was fifty miles from the office, and did not come in for a couple of weeks, and then the form was not properly filled in, to suit the Civil Service Commission, and time went on until that was all cleared up.

Mr. MACNEIL: The men complain that they left the service because they did not get their salary cheques for four or five months.

The WITNESS: Where these complaints were made to us in the proper way we paid the salary out of a contingent fund, and fixed it up later. I might say also that we had men who did not get paid for three or four or five months who did not make any complaint.

Mr. CHISHOLM: Colonel Clark asked if you were allowing this privilege to men living fifteen miles from a railway, but near water transportation. What did you say to that?

The WITNESS: That is, where water transportation is available throughout the year.

*By Mr. Chisholm:*

Q. That is a fixed rule?—A. Practically.

Q. That is not my experience, nor is it my observation. I know a man who acquired a certain property, who is located fifteen miles from water transportation, where navigation is closed for four months in the year. (That may be a silly interrogation, but I want to know about it because the men are asking me and I don't want to guide them wrongly).

The WITNESS: There may be a case that can be handled through our local Board, where they are absolutely satisfied that there is no question about the man succeeding though he may live a little further away.

The CHAIRMAN: Gentlemen, we have a tremendous lot to go through yet, if we are going to study and consider all of these as carefully as we have done this last clause. I am not at all against that. I know something of this business myself. Can we meet this afternoon?

Mr. NESBITT: I would; at four o'clock.

The CHAIRMAN: Then, gentlemen, we will adjourn until four o'clock this afternoon.

The Committee adjourned.

## APPENDIX No. 4

## AFTERNOON SESSION.

The Committee resumed at 4 o'clock, Mr. Cronyn, the Chairman, presiding.

*Other members present:* Messieurs Arthurs, Bolton, Brien, Chisholm, Clark, Cooner, Devlin, Edwards, Green, Morphy, Nesbitt Savard, Turgeon, and White.—15.

Dr. W. J. BLACK, recalled.

The CHAIRMAN: We reached clause 6.

Mr. NESBITT: Reached it, or passed it?

The CHAIRMAN: No, reached it.

"That the advisory committee be instructed from Ottawa that the Act, as it concerns them, is for guidance in their decisions, and that the head of the Soldier Settlement Board should arrange that these advisory committees have sufficient latitude to deal with cases which vary from the ordinary to a degree not provided for in the Act. And further that they have full power to determine the acreage required by each individual for the successful carrying out of operations."

Mr. MACNEIL: Is the word "Act" interpreted to mean regulations?

Mr. NESBITT: Read it again.

The CHAIRMAN: "That the advisory committee be instructed from Ottawa"—you see, there are advisory committees all over the country—"that the Act, as it concerns them, is for guidance in their decisions, and that the head of the Soldier Settlement Board should arrange that these advisory committees have sufficient latitude to deal with cases which vary from the ordinary to a degree not provided for in the regulations." Is that your idea?

Mr. MACNEIL: Yes.

The CHAIRMAN: Not provided for in the regulations. "And further that they have full power to determine the acreage required by each individual settler for the successful carrying out of the operations."

Mr. NESBITT: Do you mean that they suggest that these advisory committees should be empowered to deal with special cases outright?

The CHAIRMAN: Such cases which vary from the ordinary to a degree not provided for in the regulations.

Mr. NESBITT: To a degree not provided for in the regulations. That would appear to me to give them a free hand to do as they please. That would be a fine proposition.

Mr. ARTHURS: That would be a doubtful case—one that they would not refer to Ottawa.

Mr. NESBITT: Yes, the other ones they would refer to Ottawa, but the doubtful ones they would have a free hand to deal with them themselves.

The CHAIRMAN: Perhaps Dr. Black would explain what the practice is as far as these boards are concerned. What is their function?

WITNESS: When the organization was first set in motion we had at the various centres where we have district offices, what we call advisory loan committees, whose function it was to take reports of the land appraisers, examine these and determine the amount of loan that should be made upon each application; and in the case of a purchase to determine whether the purchase should be made at all, whether it was wise to purchase the farm upon which the inspector, or appraiser, had made an examination and reported. If the decision were to purchase it, it was for them to determine the amount that should be paid for it.

[Mr. W. J. Black.]

Mr. NESBITT: Then they report that to you?

WITNESS: No, they have power to decide and recommend to our superintendent that action be taken at once. Now, the action of the committees, in each case, has been reported to us. As early as possible after their decisions we get duplicate copies of all appraisals of land made throughout the country sent as quickly as possible to our head office, and we have a staff for checking those. But, in order that there may not be delay through waiting for the decision of the head office we have given our local offices authority to act under the recommendation of these committees. That was absolutely necessary when the rush was upon us. In fact, it is considered quite necessary even to-day. I might say that these committees have been made up of local men. We usually have had upon these committees one or two managers of loan companies. In nearly all cases—in fact, in all cases, at the beginning, I think, we had a representative of the returned soldiers and that system was followed for a considerable time, but recently we have been merging from that system and we have been strengthening our organization so as to have men responsible directly to us who are regular members of our staff in our employ, forming the necessary committee of our staff to make these decisions, and finding that satisfactory. We have had committees who would take it upon themselves—I want to give you this because it bears directly upon this resolution. I have one particular case in my mind now where the committees took it upon themselves to recommend that crops be classed as permanent improvements. Last year we found in that particular district where the crops were classed as permanent improvements that there was a crop failure, and these settlers are saddled with the payment on crops for twenty-five years which they never got. The same committee has purchased land where the inspector's report has recommended that it be not purchased; it was unsuitable. No one could make a living on it. We have had these committees, and this is all laid down in the Act and in the regulations, and the regulations which I refer to are regulations to make clear what is meant by the Act. We have also found that they have purchased land at higher prices, in some instances, than the appraiser's report said the land was worth.

Mr. NESBITT: That is these advisory committees.

WITNESS: Yes, we have had that occur in more cases than one, unfortunately too many, and that is one reason why we have been merging away from this system where we have found committees ready to do what we considered was right.

Mr. DEVLIN: Would you tell me if the advisory committee would have the right to employ lawyers to examine titles?

WITNESS: No, that is done by our own superintendent.

Mr. ARTHURS: Was that all done in the head office here?

WITNESS: No, we have in most of our own local offices, legal branches, and we have lawyers employed who look after this for us.

Mr. MORPHY: What fees do they get?

WITNESS: They are paid by salary.

Mr. ARTHURS: Do you find they co-ordinate with the head office?

WITNESS: The lawyers in our employ are regularly on our staff.

Mr. ARTHURS: I have a case in point where the vendor was a widow of a soldier, and your department—I do not mean your head office but some branch of your department held them up for many months, or over a year, the widow waiting for the money all the time simply because they had no copy of the will which was in Ottawa in the possession of the Militia Department. This could have been received by your Department in a few minutes by a little co-ordination.

WITNESS: We knew nothing about that at all.

Mr. ARTHURS: You must have. This lady was writing repeatedly.

[Mr. W. J. Black.]



## APPENDIX No. 4

WITNESS: It never came to the commission; I never heard of it before.

Mr. ARTHURS: I did.

The WITNESS: I wish you had written me about it. I would have fixed it up. I get lots of such letters. There should not be any trouble about that, but our legal department or our legal representatives require to have the title cleared before they authorize the payment of money.

*By Mr. Clark:*

Q. You do all the legal work without any expense to the soldiers?—A. Yes. I mention these matters to show some of the difficulties we have had with some of these committees. I want to say however, that in many cases the loan committees have done excellent work for us, but I will say that the loan committees that have been doing the best work for us have not been the loan committees that are seeking additional power or wanting the authority suggested in this clause. As a matter of fact, the loan committees we have had most trouble with, the one loan committee that has been doing these things I have mentioned, and several others in the same way, such as making joint loans, absolutely contrary to the spirit of the Act and our regulations, which we to-day have to salvage, because the soldiers will not agree among themselves, and taking notes for the ten per cent, and taking liens on the homestead for which the settler had not the patent—all done by a committee which has been insisting on having its own way.

*By Mr. Nesbitt:*

Q. And somebody wants that enlarged?—A. Yes.

*By Mr. MacNeil:*

Q. To what extent are arbitrary instructions issued to such a committee in regard to the amount of loans to settlers within certain categories under qualifications? I think this resolution refers to that, and says that in some regard the regulations are very arbitrary, and do not deal with special circumstances of any individual settler, and so on?—A. I cannot conceive where there would be any possibility of a settler securing a loan in which we would not be glad to make any concession necessary. In fact it is not in our interest at all that a settler should be deprived of a loan where there is a reasonable chance of succeeding, and we are not following that proceeding at all, and I do not know of a single case, and we have now over sixteen thousand men on the land—where that has occurred.

Q. Are the regulations issued as generally applicable to all parts of Canada?—A. There are some that are and others that are not. Certain regulations are applicable to British Columbia conditions only, that do not apply elsewhere, because the conditions are not the same.

Mr. MORPHY: That section number 6 would indicate that whoever wrote it has a case in mind. I think if we had a concrete case applicable to the section that we could understand it better. It is very broad, but Mr. MacNeil may have a concrete case.

Mr. MACNEIL: I am just speaking off hand.

WITNESS: I do not want to introduce anything into the discussion.

Mr. ARTHURS: I think this arises largely from soldiers who want to go on chicken farms in Ontario, who have been deprived of that privilege by your regulations, and I think rightly.

WITNESS: If I may give my opinion, I have a reason for it, and do not want to say anything to reflect on anybody, but this clause was inspired by some people who were largely responsible for this resolution, who proceeded apparently to use the Act to do almost anything within reason, and things have occurred—

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*By Mr. Clark:*

Q. They were checked up in it, were they?—A. Yes.

Q. What people? A. One of these committees, I may say the committee does not exist at the present time because it was discontinued just because of things of that kind.

Mr. MACNEIL: Suggestion was made in several cases recently that this resolution has been inspired by certain men with ulterior views. I wish to make it clear that since this statement was made I have communicated by telegram with all the Provincial Commands of the Association, who are emphatic in stating that conditions did exist justifying some cause of complaint. Dr. Black may be able to explain everything so far as headquarters are concerned, but these men are only in contact with various Provincial units and I wish to make it clear that dissatisfaction does exist particularly in four provinces, British Columbia, Manitoba, Quebec and Alberta. Dissatisfaction is found to exist and it might be remedied; if dissatisfaction is not justifiable we should like to have some inquiry about it, but the resolution was not inspired with any ulterior motive. It was agreed upon by a very representative committee in the first place and a very representative gathering later.

Mr. ARTHURS: I think, as far as the Committee is concerned, unless Mr. MacNeil, or some one advocating this change, should show some specific case, the Committee is more or less in the dark. They cannot go ahead on the general statement. If we had a specific case from one of these four provinces we would have something to go upon. A general statement of this kind, contradicted by Mr. Black, does not get us anywhere.

Mr. NESBITT: It would never do to hold Mr. Black and his Board responsible if we loosen the control they have over this matter in any shape or form. He is responsible to the Government for the carrying out of the Act.

Mr. ARTHURS: Still we should go into specific cases.

Mr. NESBITT: It would be a hard thing to find him responsible for actions of sub-committees out in the provinces, and I think it would be very dangerous, as far as the Government is concerned, to allow Mr. Black or any other official to loosen up the instructions given by the Government.

*By Mr. Morphy:*

Q. Do I understand that the advisory committee mentioned in this section 6 in the discussion has been abolished?—A. Not all.

Mr. NESBITT: Some of them.

Mr. MORPHY: Then I agree with Colonel Arthurs that we should have a case before we deal with it any further.

*By Mr. Devlin:*

Q. Are there very many of these advisory committees?—A. About a dozen.

*By Mr. Nesbitt:*

Q. There were a lot of them in the start off.—A. There were about seventeen in the beginning.

*By Mr. Morphy:*

Q. Why should some be abolished and not all?—A. The tendency is to merge towards a system whereby men within our own organization, as we find men locally who are qualified to take the work on one hand, or on the other hand if we find that the committees are very unsatisfactory, we make the change, but in some cases where the committees are quite satisfactory doing their work, we are just going on in the meantime.

[Mr. W. J. Black.]

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Mr. MACNEIL: In this connection I am requested to ask if the Committee requires first hand information that Mr. C. W. D. Browning be summoned to appear before the Committee to give evidence in this regard. He is the Alberta manager of the Canadian Mortgage Association and a member of the Advisory Board in Alberta, and I think his examination would give the Committee the information they desire.

WITNESS: He is not a member of our Committees.

*By Mr. MacNeil:*

Q. He was formerly?—A. Yes, formerly a member of the Edmonton Committee.

*By Mr. Morphy:*

Q. Is that Committee in existence?—A. No.

Mr. ARTHURS: I think we should have that cleared up.

The CHAIRMAN: Do you make a motion that we examine him?

Mr. ARTHURS: Yes.

Mr. COOPER: Before I vote on it I would like to know something about it. We are in the dark now.

Mr. ARTHURS: We are in the dark about the whole thing.

Mr. COOPER: Have you had correspondence in regard to this?

Mr. MACNEIL: I have been deluged with communications such as the one I have in my hand from a former employee of the Soldier Settlement Board, who makes serious charges, and I would like this matter cleared up for my own satisfaction by a man who can give evidence on matters of which I have not first hand knowledge. There is a widespread dissatisfaction in many provinces, and I think it should come before this Committee in such a way that it would be thoroughly threshed out and some satisfactory solution reached.

The CHAIRMAN: Do I understand you to say that the gentleman communicated with has made certain serious charges?

Mr. MACNEIL: Yes, I have the letter, which I submit to you.

Mr. ARTHURS: You have, not of your own personal knowledge, any specific case along the line suggested by the clause?

Mr. MACNEIL: No, sir.

Mr. ARTHURS: You think if we called this witness he would clear up the matter.

Mr. MACNEIL: Yes.

Mr. DEVLIN: He could tell his side of the story as it affected himself.

Mr. ARTHURS: He might have some specific case where the clause would come in.

Mr. NESBITT: Has he written a statement of his case?

Mr. MACNEIL: It is the case of Mr. Marshall whose letter is now before the Chair. Mr. Browning a former member of the Advisory Loan Board—

Mr. GREEN: I have no objection to examining Mr. Browning if we could get any information. The question is if Mr. Browning were here and would state his case in this particular locality would it be a wise thing? The proposition is to give this Advisory Committee powers that the Board has not got to deal with special cases that are not within the regulation. If you are going to give that power to an Advisory Committee and keep it from the Board it is not necessary to take evidence to decide whether it is a wise thing to do.

Mr. ARTHURS: I agree with Mr. Green. I do not think the power should be extended. At the same time here is the condition mentioned by Mr. MacNeil, representative of the G.W.V.A., who claims there are certain cases which require some remedy, and he suggests the name of this witness. I have not any objection to hearing

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Mr. Browning on any of these questions, but as to the question of delegating authority to an Advisory Board that is not contained in the authority to the Commission in the regulations I am against it.

Mr. DEVLIN: It is a very nice question to know whether this Committee can delegate such powers. If the Soldier Settlement Board have not the powers themselves they certainly cannot delegate a power they have not got to any one else.

Mr. GREEN: But they are asking this Committee to prepare something to give this Advisory Committee certain authority.

Mr. MORPHY: If Mr. Browning has the interest of the soldier at heart, perhaps we should have a letter from him stating the cases in which he thinks the Act should be amended by way of improvement——

Mr. NESBITT: And why.

Mr. MORPHY: And also if he has a grievance that has occurred in the past, that such a letter should set that forth, and then if they are not sufficiently stated in his letter, if they are of importance, we might consider it advisable to call him, but with the information I have just now, I think it is not proper. We have treated others that way and asked them to write their views.

The CHAIRMAN: What are Mr. Browning's initials?

Mr. MACNEIL: C. W. G. Browning, Manager of the Canadian Mortgage Association, Edmonton. My suggestion was in reference to a statement by Mr. Black that some of the clauses of this resolution were probably inspired by men who had ulterior motive, a suggestion that was made on more than one occasion, and in view of that, and in view of the suggestion that Mr. Browning was not a returned soldier, as he has been for a long time associated with the work of the Settlement Board and also with the Loan Company, he might be a proper witness. I do not know anything about him personally, but I understand he will give general evidence about soldiers' settlement, and he comes from a district in which there has been a good deal of trouble.

The CHAIRMAN: Is it the wish of the Committee that we communicate with Mr. Browning and ask for such information as he can give us, and then on receipt of that information, we can consider whether he shall be called or not.

(Carried).

The CHAIRMAN: Then we have a letter from Mr. Marshall, who writes from Winnipeg, and he sets out his views and charges in writing. They are charges against the Administration of the Board. Is it your wish that he should be called?

Mr. MORPHY: Are the charges regular?

Mr. DEVLIN: Who is Mr. Marshall?

The CHAIRMAN: Mr. Marshall is a former officer with the Soldier Settlement Board.

Mr. MORPHY: A former officer?

The CHAIRMAN: Yes. I take it he is no longer in the employ of the Board.

Mr. DEVLIN: Has the Board been discontinued?

The CHAIRMAN: He was a field supervisor; he was not a member of the Advisory Board. He was simply in the employ of the Soldier Settlement Board.

Mr. MORPHY: But is not now?

The WITNESS: I don't know. I don't recall the name.

Mr. NESBITT: Why not read the letter?

The CHAIRMAN: I will read it if the Committee desire it.

Mr. MORPHY: Is it to go on the record?

Mr. NESBITT: Why not?

The CHAIRMAN: As soon as you read it, it becomes public property.

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Mr. MORPHY: I think if it contains serious charges against the Administration it should be read and become public property.

Mr. DEVLIN: It is not marked "confidential" or "private" nor addressed to anybody in particular?

Mr. MACNEIL: I am not preferring the charges on behalf of Mr. Marshall. I am bringing them forward as to why this discontent exists.

Mr. MORPHY: Is there any relation between Mr. Browning and Mr. Marshall?

Mr. MACNEIL: No, none whatever.

The CHAIRMAN: This is addressed to Mr. J. B. Bowler, Secretary, Provincial Command, G.W.V.A., Winnipeg.

Mr. MORPHY: How did it get here?

The CHAIRMAN: It was presented by Mr. MacNeil.

Mr. MORPHY: Was there any request to present it?

Mr. MACNEIL: Yes, sir.

Mr. MORPHY: I think it should be received.

Mr. CLARK: But a letter written by John Brown to John Smith—why should we consider it here. It is not brought before us officially.

Mr. MORPHY: He submitted it officially.

Mr. CLARK: Then that is all right.

The CHAIRMAN: This is dated Winnipeg, May first, nineteen hundred and twenty, and says:

"Dear Sir,—

"I accepted a position with the S.S.B., Winnipeg, as Field Supervisor, last January, after being judged as capable of handling the duties, but because I brought to the notice of the officials several irregularities on the part of employees of the Board, I was forced out of that position with the explanation that I did not possess the necessary qualifications. I wish to explain that I did not intend to have these matters threshed out by any outside body other than the Board in order to avoid publicity, but after establishing certain charges of dishonesty, neglect of duty and deceit, I was, as before mentioned above, considered incompetent to carry on as Supervisor and was placed in the office as Senior Clerk, which I must say seems to me to be nothing more than conspiracy to avoid further irregularities being brought to light, so I am applying for the assistance of the Command to make a thorough investigation into the following irregularities. I would suggest that three representatives of the G.W.V.A. Provincial Command meet the same number of officials from the S.S.B., and thresh the matter out thoroughly, and come to a conclusion as to what should be done to remedy the same, and also who will bear the financial burden thrown on the settlers through the neglect of the officials.

"I wish it fully understood that I will require to be present to represent myself with the charges I am making against the maladministration of the Board.

"The following charges I make for your investigations:—"

The CHAIRMAN: I suggest that in the absence of the actual people against whom the charges are brought perhaps it would be unfair to them to publish their names at the present time.

Mr. ARTHURS: Are the charges definite?

The CHAIRMAN: The first charge is against an individual.

Mr. MORPHY: What is the date?

The CHAIRMAN: May first.

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Mr. ARTHURS: A definite charge?

Mr. MORPHY: I think that is fair. I would leave the names out, and in the meantime the parties should be notified at the time this man comes, if we want him.

Mr. CLARK: Would it not be better to have the Soldier Settlement Board investigate that case themselves?

Mr. ARTHURS: No, I don't think so.

Mr. CLARK: The proposition is made by Mr. Marshall himself, as I understand it, that it be investigated by three members of the G.W.V.A. and three members of the Soldier Settlement Board. It seems to me it would be preferable than to bring it before this Committee.

The CHAIRMAN: With the exception of the first case here, there are no names mentioned at all.

Mr. NESBITT: Avoid the first name then.

Mr. ARTHURS: Leave the first name out.

The CHAIRMAN: Very well, I will commence with number two.

"2. That my criticism in reference to, that communications months old from settlers and yet having no attention, causing considerable hardship, dissatisfaction, and inconvenience to settlers was just criticism and should be attended to."

Perhaps there are some words dropped there, because it does not read as it should.

"3. That my criticism in reference to land purchased through this Board for a settler, far in excess of its value was just criticism and should be attended to for the benefit of the settler.

"4. That my statements referring to poor and blemished horses purchased for settlers in excess of their value was just criticism and should be attended to.

"5. That my charges of neglect of duty of the Field Supervisor in failing to carry out requests in communications from the office was just criticism and should be remedied through the administration of the office.

"6. That supervisors' reports were not acted upon or even placed on file.

"7. That my statements in regard to supervisors selling insurance policies should be investigated.

"8. That settlers were starving through the neglect of the officials of the Board.

"9. That horses and cattle were dying of starvation.

"10. That certain settlers had not one visit all winter, though they had explained their dire necessity.

"11. That I am the victim of a conspiracy to cover over the matters brought to light which the Board are evidently unwilling to remedy.

Trusting you will consider the matter and forward reply at your earliest convenience.

"Yours truly,

"(Signed) C. W. MARSHALL."

Mr. NESBITT: That don't give us many particulars. That is a general statement. He has made certain statements.

Mr. ARTHURS: Would you say, Mr. Black, if this communication came to your attention at all?

The WITNESS: I don't recall this case well enough to state definitely, but I know—is that in connection with the Swan River matter—the field supervisor at Swan River.

Mr. MACNEIL: There is some reference to that.

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The WITNESS: If it was, it was investigated by our Winnipeg office. I believe there were two or three representatives of the G.W.V.A. in Winnipeg present, with our superintendent at Winnipeg, whom, I understand, is, or was at that time, the president of the command of the G.W.V.A. at Winnipeg, and that the representatives of the provincial command were satisfied. If that is the case, I have a statement of it in a letter in my office.

The CHAIRMAN: You might look that up.

Mr. MORPHY: It is by way of a report of the result?

The WITNESS: Yes.

*By Mr. Morphy:*

Q. I think that should be produced here, Mr. Black.—A. When I return to this Committee again, at your pleasure, I will bring whatever I may have that bears on the case which I have in mind.

Mr. ARTHURS: That will probably settle it.

The CHAIRMAN: Yes, and then we can decide what to do. There are two cases which have been brought before this Committee. There is a communication addressed to us dealing with particular cases where men appear to have complaints. Now, I don't know whether the Committee at this juncture, would like to hear of those. I have a file here with a number of communications dealing with land settlements. These two I have just turned up while the discussion was going on.

Mr. NESBITT: On this particular clause?

The CHAIRMAN: No, not this particular clause. This particular clause deals, of course, with the local boards' wider powers.

Mr. MORPHY: Does the file of which you speak, Mr. Chairman, contain matters of a similar nature?

The CHAIRMAN: I would say, no. They contain requests for loans under special conditions, which apparently were not or could not be granted.

Mr. MORPHY: What are these two of which you speak? What class?

The CHAIRMAN: One is from Calgary complaining that because of his age the writer was not allowed to take up land.

Mr. CLARK: Too old or too young?

The CHAIRMAN: Too old. I think Dr. Black is looking into that. I wrote him about it some time ago, and he perhaps could explain that at once.

The WITNESS: That whole question will come up in connection with the resolution as contained here.

The CHAIRMAN: Well, all right. If it comes in more properly there we will postpone it. Then another one is the case of a man who did not get overseas and therefore was debarred. He writes from Brandon.

Mr. NESBITT: We discussed that this morning. That is a case for the Committee.

The CHAIRMAN: That is a case for the Committee?

Mr. NESBITT: Yes, that is a case for the Committee in a general case.

The CHAIRMAN: Is there anything more on this question? I was going to ask Dr. Clark about the last clause of it, which says:

"That they have full power to determine the acreage required by each individual settler for the successful carrying out of his operations."

Is there anything in that we should know?

The WITNESS: The Act itself makes a definite statement regarding the question. If a man owns land which is considered an average priced farm for the community,

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it is not proper for us to assist him in buying any more. That is, as far as the maximum area is concerned. On that point—the minimum area—we are refusing to purchase a smaller area than five acres.

Mr. MACNEIL: Are there not smaller areas in certain provinces on which the settlers have been successfully placed?

The WITNESS: Smaller than five acres?

Mr. MACNEIL: Yes.

The WITNESS: I do not believe that there are such cases. Our chief Agriculturist—and when I say “chief” I mean the best man in British Columbia. Our Agriculturalist at Vancouver recently recommended that the minimum acreage be ten acres, because, in his opinion, he says that we will have to salvage the men on five acres. That is the present condition on loans on smaller areas in British Columbia.

*By Mr. Nesbitt:*

Q. You do not make many loans in Ontario on garden truck farms?—A. No, not many.

*By Mr. Cooper:*

Q. What reason does he give for that statement?—A. If a man has had a wide experience in truck gardening he may make a living on a small area like five acres, but the smaller area you give a man the more capable and more highly developed he must be as a specialist, and there are comparatively few of these men who are specialists, and a man going into market gardening for instance who has had a year or a year and a half experience cannot go on five acres and make money unless he is an extraordinary individual. That is what is meant. That is a man having had the minimum experience that we will accept to go on that acreage—five acres or less—I think we are going the very limit at the present time in way of acreage. It is nothing to us. It will probably mean less trouble now if we could grant all that these fellows want, but there will be a day of reckoning for which no one would care to take the responsibility.

Mr. NESBITT: The Government will have to take that.

The WITNESS: Yes, but those of us who have administered the Act will come into it too.

*By Mr. MacNeil:*

Q. What latitude is given the Advisory Loan Board to determine the amount of the loan to a man under certain qualifications?

The WITNESS: What is that?

Mr. MACNEIL: What latitude is given to the Advisory Loan Board to determine the amount of a loan to a man say in classes A, B, C, or D? Are there any arbitrary instructions in that regard?

The WITNESS: That is to say, an “A” class man should have more than a “C” class man. I do not think there are any arbitrary instructions bearing on that at the present time.

*By Mr. MacNeil:*

Q. Are there any arbitrary instructions in regard to it?—A. It is only a suggestion that the “C” class man’s liability should be held down to a minimum and that he should not be overloaded. His knowledge of farming would not enable us to lead him up to the limit.

Q. Are there any arbitrary instructions as to the amount of the loan in ratio to the value of the land?—A. I don’t quite get your meaning.

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Q. Might this resolution permit certain Boards interpreting the regulations very strictly refusing in certain cases, where it might appear to be warranted, to loan above a certain percentage of the value of the land which is being purchased? Are there any arbitrary instructions in that regard?—A. For permanent improvement?

Q. No, up to a certain percentage of the purchase price.—A. We will purchase any piece of land that the soldier wants at what we consider the land is worth.

Q. But the stock and equipment loan?—A. There is a maximum fixed by the Act which he is eligible to receive.

The CHAIRMAN: Your point, Mr. MacNeil, was I take it if a man wanted to buy land worth a hundred dollars an acre the Board might say "We cannot loan more than seventy-five dollars on that. You will have to put up twenty-five per cent instead of ten per cent. We cannot loan you ninety dollars on any piece of land". That is what you fear might take place.

Mr. MACNEIL: I am trying to show that it is not the intent of this recommendation that more power should be delegated to the Advisory Committee, but they are coming into contact with conditions which they claim are being very adverse to them, based on the action of the Board.

The WITNESS: We do not have any cases of actual hardship. That statement was made in a general way.

*By Mr. Nesbitt:*

Q. What method is employed in the selection of members of these Boards?—A. As to the selection of them?

Q. Yes.—A. We are not adding to our Boards at the present time. When they were selected, they were selected because of their—we selected men who were men of standing in the community as, for instance, managers of land companies, men who had knowledge of the kind of business we required advise upon.

Q. The Minister in the House referred to some trouble that he had experienced where members of such a Board exploited their position on the Board for personal interest. Are members of these Boards permitted to sit on these Boards while, at the same time their firms are interested in the purchase of land, the vending of lands to the settlers?—A. We have heard that this occurred, afterwards, but we were not aware of it happening at the time.

*By Mr. Green:*

Q. The work of these Boards are voluntary?—A. No.

Q. They are paid?—A. Yes.

*By Mr. MacNeil:*

Q. Are they employed in the regular sense of employment as members of the staff?—A. They are members of our staff when in our employ, and when attending our meetings.

Q. What is the basis of their remuneration?—A. Ten dollars per meeting.

Q. Is it not a fact that on the majority of these Boards there are representatives of firms directly interested in the sale of land to the settlers?—A. No. We are not permitting that at all if we know it.

*By Mr. Morphy:*

Q. I suppose that is true. There are on these Boards many men who are not interested in the sale of lands, but who are interested in loaning to purchasers of lands?—A. Yes.

Q. Have you, in that connection, found any cases where they have taken advantage of the soldier by giving a loan out of their own company's moneys and side-tracking the soldiers' land settlement work, where they have taken advantage of their positions

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and the knowledge their position gave them to enhance the work of their company whom they otherwise represented?—A. No, I am not prepared to say that. I am not prepared to say we have found instances of that kind of thing. On the whole, the men who have assisted us on this Committee have given very excellent service, indeed, and in some instances have made sacrifices to do it.

Q. Then it would be fair to say that you have confidence in that Board?—A. Yes, and confidence in the men in our employ at the present time.

The CHAIRMAN: The difficulty, Mr. Morphy, is in competing with the Government, who are offering five per cent. Could any company loan up to ninety per cent of the value of the land at five per cent and continue in business in the West?

*By Mr. Arthur:*

Q. You have had occasion, Mr. Black, where members of these committees were financially interested in the land being sold to the soldier, or at least you believed they were interested?—A. No, I would not say we had cases of that kind.

*By Mr. MacNeil:*

Q. Is it not the case in Manitoba, for instance?—A. I beg your pardon?

Q. Is it not the case in Manitoba?—A. Not that I know of.

Mr. NESBITT: Well, Mr. Chairman, we have about a thousand of these things.

The CHAIRMAN: We will consider No. "7."

"7" That the Soldier Settlement Board make arrangements for the breaking of wild lands in any locality where there are a number of soldier settlers, the cost of such work to be charged to the settlers receiving the benefit."

*By Mr. Nesbitt:*

Q. What about that?—A. We are very glad, indeed, to do that when we get a chance. A year ago that was one phase of our policy that we had hoped to carry out with good results, but we have not had applications from the settlers living in any locality asking us to break the land. The best settlers want to do the breaking themselves.

*By Mr. Morphy:*

Q. What is the meaning of "wild lands"?—A. Unimproved lands.

Q. Not necessarily prairie lands? Mr. Cauchon gave evidence last year about various districts in Ontario that by irrigation and drainage would form heretofore unused lands of a very prolific nature if put in shape and could be brought into cultivation in the neighbourhood of large towns and cities in Ontario. Has your Board done anything at all, or have you the power to do anything along that line? Does the Act empower you to do that?—A. The difficulty we face in that is that the streams are under provincial jurisdiction, and we, therefore, have no authority.

Q. That would not prevent the irrigation of the lands?—A. No, not under proper arrangement.

Q. Has your Board ever had to consider that proposition?—A. That of irrigation?

Q. Yes, as well as drainage, in co-operation with the Legislatures?—A. Well, there was a resolution passed last year by the Re-establishment Committee suggesting that we take up that matter. It was referred to the Department of the Interior and we were advised that since the streams of the Province were under Provincial jurisdiction, there was nothing we could do. I might add that in that same connection—at the same time, the Committee drew our attention to the desirability of going slowly on the smaller holdings for market gardening.

Q. Yes, but there is more than that in the Ontario scheme. Take the fruit district known as the Grimsby district. There are hundreds of acres owing to the drought every year—not every year, but in many years—that could be easily

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irrigated and brought under cultivation and would furnish homes for returned soldiers?—A. That is a colonization undertaking and it involves a development scheme that is not entirely within our scope. We are a settlement organization. We have not got the organization for developing lands, especially those under Provincial jurisdiction. We have heard over and over again that where the land is under Provincial jurisdiction it was the duty of the Provincial authorities rather than ours.

Q. Then you are carrying away sales of land for the benefit of soldiers in Ontario—in the best settled portions of Ontario—right under Provincial jurisdiction?—A. Yes, but we are not taking over land that require a lot of development before we can put men on them. If the Provincial authorities who have the authority to proceed with a scheme like this were to make this land suitable for soldier settlement we would be very glad to put such of our men on it who are qualified to handle it.

*By Mr. Green:*

Q. Is not British Columbia doing that?—A. Yes, we have an understanding with them that as they make ready parcels of land we will place soldiers upon them, such soldiers as are qualified to handle it.

*By Mr. Morphy:*

Q. Has any request been made to the Ontario Government to follow British Columbia through a scheme such as Mr. Cauchon put forward?—A. I think Mr. Cauchon is taking it up.

*By Mr. MacNeil:*

Q. The complaint is made under such a policy that the soldiers are being forced to Western Canada at the expense of the Eastern Provinces. That would seem to be borne out by the statistics of the Minister in the House?—A. It is not true that there is any handicap being placed on the settlement of Eastern Canada. That is certainly not true. But you want to bear in mind that any scheme such as this suggested of placing men on small holdings of, say, ten acres or thereabouts, which would likely be the amount of land given to a man under such conditions, that we have not any considerable percentage of our men who are looking for holdings, who are qualified to go on that kind of land and make a success of it.

*By Mr. Morphy:*

Q. You would not know whether you had or not unless the scheme were advertised and public notice given to it?—A. We have examined the qualifications of over forty thousand men and we know what experience these men have had, and what they are capable of doing. We have examined two and a half times as many men as we have actually settled up to date. We know there are no men available to go on lands of that kind who have the qualifications to enable them to do what they would have to do.

*By Mr. Devlin:*

Q. That is more in line with the French and Belgian gardens?—A. Yes.

*By Mr. Nesbitt:*

Q. Intensive gardening?—A. Yes.

*By Mr. Devlin:*

Q. It would hardly pay in this country?—A. It might if guided by a man of wide experience and splendid business ability.

*By Mr. Green:*

Q. And in the vicinity of populous centres?—A. Yes.

Mr. MORPHY: No, in regard to the product of the Grimsby district they ship their products great distances.

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Mr. NESBITT: That is fruit?

Mr. MORPHY: Yes, the peaches will bear down there at the end of three or four years, the third year frequently, and the experience I understand is required to get the land adapted for peaches and grapes, putting your trees and vines in and then the usual top-soil cultivation, and keeping the weeds down. In the process of time they become fruit bearing and the average farm there—I am not sure of the statistics, but I know of men with nothing more than ten acres who have made fortunes. It is very light and easy work in the Grimsby district. Some parts of it cost a thousand dollars an acre and some parts cost two hundred and fifty dollars unimproved.

The WITNESS: That class of farming calls for an intensive education.

Mr. MORPHY: This knowledge can be acquired from the very day they put the first tree in.

Mr. NESBITT: Mr. Chairman, would this Committee be prepared to recommend that this Board take up the question of fruit growing in the Grimsby district, where the land sells from four hundred to a thousand dollars an acre?

Mr. MORPHY: Not there.

Mr. NESBITT: Yes, I know. I have valued the land in the Grimsby district and have gone into it thoroughly. It takes from three to eight years to get it in proper bearing order, and it takes the knowledge that very few men except those trained in fruit growing have to overcome the bugs and things of that kind that effect fruit trees. There are many orchards in the Grimsby district that are not paying the owners simply because they are overrun with bugs and things of that kind that overcome the production. I know, because I have been all through the Grimsby district valuing land.

Mr. MORPHY: Spraying will overcome that.

Mr. NESBITT: What does it cost?

Mr. MORPHY: Two men, a barrel of the dope and a hand pump.

The CHAIRMAN: Is there anything further on this point? I have been reading Mr. Cauchon's evidence given last year where he had gone into the matter rather extensively.

"8. That settlers under the Act be classified according to ability, and qualifications as farmers and that the age of the settler shall not be allowed to interfere with his receipt of an 'A' class certificate and the extra privileges available to settlers of this class."

That brings us to the letters I gave you.

The WITNESS: For your information I may say that an A grade man is required to be physically fit, twenty-five to forty-five years of age, at the time of his application, to have had a life-long connection with agricultural work, at least ten years of continuous farming experience immediately prior to enlistment, at least five years experience—farming experience—in Canada, at least one year's practical experience in the district or a similar district in which the applicant intends to settle, and one year's experience in the actual settling of a farm. That is an A grade man, the same thing applies to a B grade, the only difference between an A grade and a B grade man being in the age limit.

*By Mr. Morphy:*

Q. What is the age of a B grade Man?—A. B grade is from twenty-one to forty-five.

*By Mr. Edwards:*

Q. Do you allow any latitude for the man who has been a graduate of an agricultural college as against a certain number of years' experience?—A. No, the arrange-  
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ment as to years is considered sufficient. For instance, if a man is less than twenty-five years of age now, having been overseas for sometime, he has not had time to have had sufficient farming experience to be graded as a really first-class practical manager. Then, if he is over forty-five he has reached the summit of his physical fitness for this particular class of work, and therefore cannot be classed as a class A man.

*Mr. Nesbitt:*

Q. Yes, but it would depend a great deal upon the man's physical condition. A man, say of forty-five years of age, might go on up to fifty and be in first-class physical condition, and have more knowledge of actual and practical farming than he had at forty-five?—A. He is not shut out. There is nobody shut out here because of their age, excepting in the question of the training, and we would consider that when a man has reached forty years of age and has had no farming experience we should not be called upon to train him for that business. In other words, a man of forty years of age is too old to learn any other trade, at least to learn agriculture, because by the time he is qualified and has the knowledge sufficient to manage a farm well, his physical fitness is on the decline.

*By Mr. Morphy:*

Q. Supposing he had three boys of fourteen, fifteen, and sixteen years of age, living at home; would that make any difference?—A. Probably when he got started the boys would leave home.

Q. That might not be so too?—A. At any rate we found it necessary in order to avoid getting loaded up with men whose own interests it is not desirable that they be given training—we found it desirable to fix this age limit at forty years. It has been there for sometime. There have been a good many complaints about it, but we still believe it is practically right.

*By Mr. Nesbitt:*

Q. Your difficulty is that you have to lay down a general rule?—A. You cannot administer the Act at all unless you do. In some of these matters you find men at fifty five being trained, and it is certainly not in their own interests. They are simply wasting their time.

Mr. EDWARDS: As a general rule you are right.

Mr. NESBITT: Yes, I guess so.

*By Mr. MacNeil:*

Q. Is it not a fact that many men have taken up homesteads at that age and been successful?

Mr. CLARK: Probably they were farmers before from some other parts of the country.

Mr. ARTHURS: Those men must have been farmers before in order to be class A or B men. According to your definition they must be physically fit but the matter of a few years between forty-five and fifty-five may or may not make any difference. The man who is fit and a farmer who has been a farmer all his life.

The WITNESS: There is nobody debarred, remember. We have four classes, A, B, C, D, all of whom are eligible.

*By Mr. Arthurs:*

Q. For the full loan?—A. For the full loan, but only those who have had a wide farming experience, such as those mentioned in class "A" have the 10 per cent rebate.

Mr. ARTHURS: I think that is a mistake all through.

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*By Mr. Devlin:*

Q. A man who is over forty, then, is not debarred entirely? Not if he has had any farming experience, but if he has not he is debarred. We do not think it is in his own interests to train such a man to farm.

*By Mr. Nesbitt:*

Q. I thought you went up to forty-five years of age in class A?—A. Yes we go up to forty-five on those who have had farming experience, but when it comes to deciding whether a man who has had no farming experience at all shall be taken on the land or trained by us—that is a different proposition.

The CHAIRMAN: I would like to read a letter from Mr. James G. Robinson of Calgary. I omit the first page which refers to his service overseas of four years and how his family got on during that time, and he goes on to say:—

“I am a farmer by trade. About two weeks ago I applied to the Soldier Settlement Board for assistance to go on the land. Major Wooley Dodd was the member of the Qualification Board who examined me. He was answered every question he put to me satisfactorily. He questioned me about farm machinery, feeds, stocks, and implements, had I the necessary capital to pay the 10 per cent required by the regulations, which I have, and a little more, and then I was informed that I could not be qualified as I was above the age limit, I will be forty-five next February.”

This was written in April.

“Too old to farm, but was not too old to fight.

“I have spent over twenty-five years of my life as a practical farmer, my wife has spent all her life on a farm, all of my children were born and raised on a farm, yet at forty-five I am told I am too old to go farming.

“For the injuries I received in active service the Board of Pensions awarded me a gratuity of \$25. I hope it did not imperil their financial stability. I am now earning \$100 a month. There are seven to feed, clothe, and five to educate on this lordly sum. Do I require re-establishment? Please investigate this case and you will find it correct in every particular.

“I request the favour of a reply,

“I am, sir, faithfully yours,

(Signed) “JAS. G. ROBINSON.”

*By Mr. Arthurs:*

Q. According to you that man would be eligible?—A. This man has had no farming experience in Canada as I understand it.

The CHAIRMAN: He does not say anything about it.

*By Mr. Devlin:*

Q. Do the regulations call for farming experience only in Canada?—A. There must be some farming experience within Canada.

*By Mr. Nesbitt:*

Q. You said a year?—A. Yes.

Q. No, more than that; a year in the locality?—A. No, it is one year I think.

*By the Chairman:*

Q. I believe the records show his experience was in Ireland?—A. Yes, for class D. That is the minimum. He must not have less than one full year or its equivalent of farming in Canada.

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*By Mr. Nesbitt:*

Q. What about class A?—A. Class A is five years, but he is still eligible under class D, for assistance.

MR. NESBITT: If he was an Irish or a Scotch farmer, and was a thoroughbred, he would be all right.

*By Mr. MacNeil:*

Q. These regulations with respect to the age limit are in the nature of arbitrary instructions, and, therefore, you have no power to deal with an individual case on its merits?—A. Exactly; if we are to have any regulations at all as to a man's age. Either this or throw them out altogether, and throw the door wide open. These are only the limits mentioned here, remember; there are a good many years in between.

Q. Have you had any occasion to alter the qualifications or regulations since the last inquiry?—A. The qualifications were changed in some details, I don't know whether it was since the last inquiry or not.

Q. Do the reports of your salvage operations justify the system of qualifications?—A. That is just the point. Any change we are making now—any changes that are being made are based on experience that men cannot succeed under certain conditions, and our changes are made to increase the chances of a man succeeding, and decreasing the number of men going onto the land who cannot succeed.

Q. How does this thing influence the advisory board in determining how he should be assisted financially?—A. Just as I said before. When a man has the minimum qualifications, we say to our advisory committee that we think that they should go slowly in loading this man up to the maximum.

Q. As a matter of fact, don't the salvage statistics show that a man who needs the greatest amount of help gets the least, under that system. I am admitting the system that qualifications are necessary, but is the existing system working out satisfactorily?—A. As we have it now?

Q. Yes. The man who needs the greatest amount of help really gets the least? A. I would not say that. You say a man who knows the least about farming should get the most equipment?

Q. He has harder work to make it a success.—A. We must be careful that he cannot get anything that he knows nothing about, or does not know how to use. For instance, if a man never had any sheep, and knows nothing about sheep, we must be careful and go slowly about supplying him with sheep until by observation and discussion with his neighbours he learns something about them, and learns how to take care of them.

MR. MACNEIL: Will that point be considered, Mr. Chairman? Admitting the system of qualifications is necessary, a great deal of discontent is caused by the existing system, inasmuch as it is felt that the man who needs the most help is sometimes greatly overloaded.

THE CHAIRMAN: Well, I should think that you and Dr. Black look at this thing from exactly an opposite point of view. You are thinking of what he receives now, of the amount of assistance, financial assistance, to start with, and Dr. Black is thinking of what he will be able to repay; what the chances are of carrying the load, as he puts it.

MR. MACNEIL: I have not seen the statement tabled. Does that show the statement of the salvage cases according to the qualifications. There were some two hundred and sixty-one salvage cases. It does not state who were classified as "A", "B", "C", and "D"?

THE WITNESS: No. Of course, there are many of those two hundred and sixty-one, who are being salvaged that were classified under this arrangement that you are objecting to. I might say that in regard to the point you raise, about a man in class

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"C", for example, not getting the maximum loan, there is no difficulty whatever about a man getting an additional loan following his initial loan, provided he shows evidence of his ability to succeed, and he will get that addition loan and other additional loans, until the maximum has been reached, if he shows that he knows how to use it.

*By Mr. Morphy:*

Q. In other words, you have a precautionary practice?—A. That is all.

The CHAIRMAN: Shall we go to number nine? All of these sections will be considered by the Committee.

Mr. MACNEIL: Out of forty-five cases, five were salvaged, qualified as "A", twenty-five as "B", and fifteen as "C". They were qualified under the old system, under the regulations which you say were changed to what we have here.

The CHAIRMAN: Number 9 reads as follows:—

"That all leased lands be reinspected and reclassified immediately, and that such inspection be conducted by experts other than ranch inspectors, whose judgment may be swayed by prejudice in such inspections."

What is the point there?

Mr. MACNEIL: I would like to ask what progress has been made in the inspection of those Crown lands?

The WITNESS: In response to a request from your organization a year ago, we appointed a special committee along the lines suggested here. I confess that I do not understand the purpose of this clause of the Regulations, for it apparently takes no cognizance of our special committee. If it was stated that they did know there was an inspection, but did not know the result, I might understand it. Dean Rutherford, of Saskatoon, the Dean of the University at Saskatoon, a very practical and very scientific man, was Chairman of the Committee. With him we had Mr. Boivin, of Indian Head, a man of outstanding ability in judging land, and with those two we had Mr. Smith, our own superintendent at Calgary (who was a returned soldier and quite acceptable to the returned men at the city of Calgary). We had these men go over such land, such ranches as were leased and which were represented locally as of such character as to warrant their being thrown open for settlement. They drew attention to some three or four (I don't think more than four) ranches that it seemed desirable to throw open. That was last spring. Later, there was a very dry summer, in southern Alberta, and it was found advisable in the light of experience of last summer, to have these reports gone over again, and Mr. Smith, our representative at Calgary, went over some of these leases and rechecked them. The result is that we cancelled what is known as the "pulp lease" at Cardston, Alberta, and made arrangements for its immediate surrender, and within a month that land will be thrown open, available for settlement. I am informed this morning that the report of the surveyors was received yesterday. We have also given instructions that the Imperial lease—that the lease on what is known as the "Imperial Ranch" should be cancelled in accordance with the report of that Committee. These, under the cancellation clause, cannot be cancelled for two years, as there was a two-years cancellation clause, unless we can come to some arrangements. We have not called for the cancellation of any other leases than those. It has not been made clear to us yet that there are other ranches which in the public interest should be cancelled and thrown open for settlement.

*By Mr. MacNeil:*

Q. Then there is no foundation for the report that a tremendous amount of land in Western Canada is held under lease, that might be settled, for agricultural purposes? —A. We have thrown open (as Major Ashton has just reminded me) several smaller leases, small parcels of land, of from one-half to a section; but, in answer to your ques-

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tion, Mr. MacNeil, our opinion is that is not true; there is not a very considerable portion of land suitable for cultivation, judging from the Matadore Ranch. We have had this ranch gone over, most of it is thirty or thirty-five miles away from a railway; it is practically impossible to get water there. In that vicinity they have had to drill to extraordinary depths, and no farmer with a little capital could afford to drill for water. I do not think there is more than one-third of the total area suitable for cultivation. It is a very great question whether we should attempt to take that over and place men upon it, and whether they could succeed. We are prepared to do so if we can convince ourselves that they could succeed.

*By the Chairman:*

Q. Where is the Matadore Ranch?—A. North of Swift Current. It is in a bend of the Saskatchewan river, north of Swift Current, on the Canadian Northern Railway.

*By Mr. MacNeil:*

Q. What will be the policy of the Board in respect to such a ranch?—A. It would modify the conditions very considerably if brought within reasonable distance of a railway. Then we would consider whether we are justified in opening it up.

*By Mr. White:*

Q. Do you know the boundaries of the Matadore? How far does it go north?—A. No, I am sorry to say that I do not.

Q. There are some townships which used to be in the old Matadore Ranch; in their enclosure; there were some very good sections of land north of Swift Current?—A. Yes.

Q. I don't know whether they owned that land or just ran a fence around it. I remember I had something to do with land at that time, and I thought it was very good land. There was considerable high land there, though there may have been some difficulty about water?—A. There are some very excellent lands there in the Matadore Ranch; some very excellent lands.

Mr. TWEEDIE: Yes; I know that.

The CHAIRMAN: Now, Number 10—

Mr. MORPHY: Just a moment before we leave that. I would like to know if Mr. MacNeil can tell what is the signification in Number 9, "inspectors whose judgment may be swayed by prejudice in such inspection." What does that mean?

Mr. MACNEIL: It is not desirable that inspection should be made by a man who previously stated that this land was not fit for agricultural purposes, and it is alleged that some of these inspectors are too frequently friendly with the interests who have the lands leased.

Mr. MORPHY: Have you anything on that?

Mr. MACNEIL: Numerous complaints have been submitted in that regard for several years.

Mr. MORPHY: What do you know about that, Mr. Black?

The WITNESS: I take it that does not apply to our inspectors at all.

Mr. MORPHY: If that is true, you should cover this in your Department. If it could be proven that for sympathetic reasons the ranch inspector would make an improper report, that is a pretty bad practice.

The CHAIRMAN: Have you asked a question, Mr. Morphy?

Mr. MORPHY: Yes, I have. Is there any way to overcome that? Either by getting new power in the Department, if such a thing exists. I must admit that is pretty loose language, and before it is put into a document of that kind, it should be supported by some concrete case.

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Mr. MACNEIL: I know that statement was made in Western Canada that the conditions of the lease were not always complied with. Evidence in that regard is frequently supplied by farmers' organizations, as well as by our local branches, that when representations are made in that regard, an inspector is sent out who had something to do with the report upon which the lease was originally granted, and usually the ranch inspector was wined and dined by the—

Mr. MORPHY: As a member of this Committee I think I ought to say that, in my opinion, statements should not come here unless they are backed up by something tangible and concrete, because they carry a very severe reflection upon the administration responsible.

Mr. MACNEIL: If you wish to hear evidence on that point, Mr. Chairman, we could produce men. It is a grievance of long standing.

Mr. MORPHY: I submit, Mr. Chairman, that these men be asked to send their statements into this Committee and if it is worth while, we will call them, and clean up this thing as we go along.

The CHAIRMAN: Well, Mr. MacNeil, perhaps you can get a statement from somebody who knows something about it.

Mr. MORPHY: Of a concrete case.

Mr. NESBITT: Yes, a concrete case.

Mr. MORPHY: Charges by a credible person over his own signature.

Mr. NESBITT: And a concrete case.

Mr. MORPHY: Or cases, yes.

The CHAIRMAN: I think we can leave it at that. Mr. MacNeil can probably get us some information.

Now, Number 10 reads:—

“That provincial offices of the Board be established with jurisdiction within the province to adjust the regulations of the Board to conditions prevailing within the province, and that branches be established at points so that settlers may be relieved from making long trips and losing much valuable time in dealing with the Board through any inaccessibility of the present offices.”

That appears to be a repetition to a certain extent of a section we have already discussed, where it was suggested that the advisory committee be empowered to act.

Mr. MACNEIL: I might mention to Doctor Black—I don't know whether he desires to make any comment on it—but the complaint is that these regulations were formed from an eastern view point, by men who were apparently unacquainted with the western conditions, and certain modifications should be made to meet climatic conditions and agricultural conditions in the West.

The WITNESS: It would help us a good deal if you would cite instances. I may say that it is very easy to make a statement of that kind, but it is another matter to show wherein there is justification for making it. We are guided entirely in our changes by the recommendations of men on the ground. Take, for instance, British Columbia (you have British Columbia in mind at this moment). There is a good deal being said about it in British Columbia. One gentleman made that statement in Vancouver recently, and it was published, and a copy of the statement came down here. He then came down here himself the following week, and took up this matter, and he told me himself that he had changed his mind completely; that he could see we had a complete grasp of the conditions in British Columbia, and he had nothing to suggest to be done that we were not doing. He was astonished to find out that we know so much about the conditions in British Columbia. We are as anxious as anybody to make this administration effective and satisfactory. It is in our own interests to do that, and would

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certainly be most desirable from a local standpoint. I cannot think of anything we have not done to meet the situation in the West. Both Major Ashton and I lived in the Prairie Provinces for many years, and while we have not any one here at the present time from British Columbia, still we are going to stay down here for the summer and we will go very carefully into every phase of our regulations.

*By the Chairman:*

Q. What about the suggestion that the present officers are inaccessible to settlers? Do they have to come in?—A. Of course, that is a question of administration. If the country is prepared to spend, say, twice the amount on administration—I think we have \$2,000,000 in the estimates this year—if we are to double the number of officers, it will almost double the cost of administration. We believe that it is not desirable to increase the number of our officers. We think that we are rendering now as good service as can be expected in a business of this kind. It is not necessary, except under very unusual circumstances, for a man to come into our head office, except in the case of being qualified. We have already over 40,000 men who have been before us for qualification, and even if he does come in, he gets a rate of one cent per mile, except I think on the Edmonton and Dunvegan Railway, where it is two cents a mile.

*By Mr. Morphy:*

Q. Each way?—A. Yes, one cent a mile each way.

*By Mr. White:*

Q. What is the average area of one of your Boards?—A. In Alberta we have two officers, one at Calgary, and the other at Edmonton; but in addition to these we have centres out from which our field supervisors move. I do not know how many there are; in Alberta probably twenty-five field centres.

*By Mr. Morphy:*

Q. Is there one in Saskatchewan?—A. There are three officers in Saskatchewan, one at Regina, one at Saskatoon and the other at Prince Albert. There are two in Alberta, one in Manitoba, three in British Columbia, two in Ontario, two in Quebec and one in each of the three Maritime Provinces.

*By Mr. MacNeil:*

Q. By way of illustration in regard to the manner in which the Doukhobor lands were opened to settlers, suppose that a man in the extreme eastern portion of the province wanted to apply, what would he be required to do in order to qualify and enter upon that land in view of the fact that Saskatoon is the nearest office?—A. He might get in touch with our nearest field supervisor, and if the field supervisor was satisfied that he had farming experience he would see that he got a qualification certificate without his going anywhere.

Q. Is there no necessity for their appearing before qualification?—A. No, but if he were a doubtful case he might have to go to Saskatoon.

Q. Take the case of a man in the Peace River District who has land there and is struggling along. He is advised to make application. Does he require to journey to Edmonton?—A. No, he can send his application down.

Q. For the purpose of qualification?—A. He could appear before our field supervisors out there. There is an office at Grande Prairie for our field supervisors. If a man is of doubtful qualification, that is, if it is doubtful whether he has had sufficient farming experience, he might have to go to Edmonton to be taken care of; but I have not heard of any difficulty in that regard.

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*By Mr. Morphy:*

Q. Have you or your Board had any specific complaints under Paragraph 10 respecting the distance that men would have to travel?—A. Yes, we have.

Q. How many?—A. I do not recall; in different places. We had a very strong appeal from north of Brandon, and we found when we checked up our organization, that we had only some 20 or 25 settlers within 50 miles of the city of Brandon.

*By Mr. MacNeil:*

Q. The statistics tabled in the House gave the number of men approved as 36,830. The number actually established is only 15,234. Is that discrepancy due in any way to this condition?—A. Oh, no, that has nothing to do with it at all. Those are men who have qualified in many cases. A good many of those men go out in the summer weather some of those men are coming forward now who were qualified a year ago, and who have been earning money since in order to start on a better basis. We expect to get a very large percentage of the balance. I have not had any cases brought before me of men who have qualified being prevented from settling through our officers being too far away.

Q. Complaints have been general that men waiting for the stock and equipment loan have had to go to work to supplement their slender resources. Over fifty per cent of those actually approved have not yet established on the land?—A. I know, but how many of those who have made application for land are held up and are unable to get on the land?—After a man has qualified, remember, he has got nothing to do with us until he applies for land.

*By Mr. Morphy:*

Q. Let me ask you a question there. How many applications for land by duly qualified applicants are standing to-day undealt with?—A. Well, there would be none actually undealt with. We had on the 1st of May, 3,229 applications awaiting inspection.

Q. On the 1st of May?—A. Yes.

Q. Those 3,000 applications would be all that you would be supposed to deal with, and who could complain of delay?—A. There might also be 602 dealt with, where inspections have been made but have not yet been dealt with, that is cases coming before the Board where the loans have not yet been passed.

*By Mr. MacNeil:*

Q. Those 36,830 are merely those whose qualifications have been approved?—A. They are qualified to apply for land.

Q. What is the number of those whose loans have actually been authorized?—A. On 1st May we had 16,065 actually on the land, actual settlers whose loans stand approved.

Q. There is a wide margin between those actually established on the land and those whose qualifications have been approved and whose purchases have been approved, but who were unable to establish themselves by reason of administrative delays of various kinds.—A. The only thing that holds them up is a clear title. We have had a great deal of trouble in that connection.

Q. Is there no delay in connection with the stock and equipment loan?—A. Being in together, do you mean?

Q. Yes.—A. No, not very considerable. Delay does occur here. I know what you have in your mind. A loan is going through. A man makes application for a certain piece of land and we inspect it, and the Board, or our office, approves it. Then they proceed to acquire the title. Meanwhile this man desires to get stock and equipment, but we cannot buy stock and equipment until the title is clear, because there is no

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place to put it. There have been cases of that kind that the Board has tried to meet, and we have had to dispose of the equipment because there was no place to put it. It makes a very complicated situation, very unsatisfactory to everybody; and so to-day we do not buy stock and equipment for a man until the title to the land is clear.

*By Mr. Morphy:*

Q. With regard to the 3,000 you mentioned, are those 3,000 applications for land? Have you had any complaints from any of them of delays?—A. No, but there would hardly be time, for the reason that those are men whose lands are being inspected right now.

Q. It is important to know that there are no complaints.—A. I know of none.

The CHAIRMAN: As it is now close upon six o'clock we shall have to continue with Dr. Black later.

Mr. NESBITT: We have got to Clause 10. Now take Clause 11—

"That the Act be amended so as to permit all returned soldiers who have seen service overseas, to become eligible for soldier's grant of one hundred and sixty acres of free land irrespective of their present holdings or liabilities under the Soldier Settlement Act."

Then Section 12 reads—

"That the present reservation of homestead lands for soldier settlement within fifteen miles of a railroad be extended to all homestead lands."

Now, these matters have to do with the Government. Then Clause 13 reads—

"That the Railway Commission be memorialized that the same special rate be granted on the E.D. & B.C.R.R. Co. as now obtains on the other railroads of the Dominion with regard to soldier settlers."

That is up to this Committee. Then the next clause, "that the 10 per cent cash requirement be eliminated," is subject to recommendation by this Committee to the Government. Dr. Black has nothing to do with these. He has simply to carry out instructions. All this afternoon we have listened to his examination, and so far as I have been able to see, Dr. Black has carried out his work in accordance with the regulations laid down by Order in Council. He cannot control these regulations any more than I can. What I would like to suggest is this: there are a number of pages of these clauses, and to get them boiled down, I would suggest that Mr. MacNeil wait on the Committee and give us the reasons for these recommendations; and after we appoint, as Mr. Clark is going to suggest, a sub-committee to investigate the clauses, and Mr. MacNeil has given reasons why they should be investigated, we can call on Dr. Black again. We want to get this thing boiled down. At the rate we have been going to-day, we might sit here for a month. Some way has to be found to have it boiled down, and I would suggest that as soon as possible Mr. MacNeil wait on the Committee himself and give us the reasons for those recommendations.

Mr. MACNEIL: Might I explain that these recommendations are all based on resolutions and complaints received from all parts of the country? I have not first-hand information and I must most earnestly request that men be brought from the districts where the complaints are most numerous, to give evidence as to conditions.

Mr. NESBITT: What first-hand evidence could we get to help us in solving the question whether we should recommend that they be granted 150 acres of free land in addition to their loan? What evidence could we get that the present reservation of homestead lands for soldier settlement within 15 miles of a railroad be extended to all homestead lands? That is a pure matter of principle. The difficulty is that in the settlement of the country settlers have gone a long distance from the railways, and then we have petitions to the Government to build a railway to them, which would cost millions of money.

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Mr. MORPHY: It seems to me the Committee itself can read the recommendation and can consider it without evidence at all, in the cases where the Act requires amendment, and where we do require evidence on any point we can ask for it.

Mr. NESBITT: Yes.

Mr. MORPHY: It seems to me that Mr. MacNeil might be asked to confer with that committee when it is sitting and discuss these matters. Have you any objection to that?

Mr. MACNEIL: I have instructions to ask that the matter be very thoroughly investigated and any hint that this committee intends to side-track such investigation only adds to the dissatisfaction that exists, which we cannot ignore, and I am anxious that everything should be conducted in such a way that nothing will be done to jeopardize the success of the Soldiers' Settlement scheme. I am not here to attack anybody, or to do anything to injure the scheme, but I am anxious that this dissatisfaction shall be dealt with by the Committee.

Mr. NESBITT: I am perfectly willing that Mr. MacNeil should be heard and give us his views on every one of these clauses, but it is an absolute waste of time to have Mr. Black here when considering the clauses which are to be left to the Committee to decide.

Mr. CHISHOLM: But Mr. MacNeil has not the data here, and what would be the good of Mr. MacNeil being here?

Mr. MESBITT: He can put up his argument.

Mr. MORPHY: He knows where the data comes from. He knows the men who can give evidence on the matter, and no doubt is able to confirm what Mr. Nesbitt says, that most of these things should be dealt with apart from Mr. Black.

The CHAIRMAN: I think perhaps a conference with Mr. MacNeil and the sub-committee might be useful.

Mr. CLARK: I was going to move that the recommendations of the G.W.V.A. with reference to land settlement be referred to a Committee consisting of Messrs. White, Green and Edwards, to report back to this Committee.

Mr. NESBITT: I think it is a good idea. Mr. MacNeil knows where the complaints come from. It will shorten the inquiry and the investigation will be more thorough.

The CHAIRMAN: The investigation might be more thorough if you sat round the table and discussed it freely and later on brought such matters before the Committee as might require consideration.

Mr. NESBITT: They can sift it down to the questions where they want Mr. Black, and I have no doubt he will come whenever they want him.

Mr. MORPHY: And if any one could give evidence on material issues he could be called.

Motion agreed to.

The CHAIRMAN: Mr. Mowat would like to address the Committee for a few minutes now in regard to a matter in which he is interested.

Mr. H. M. MOWAT: I desire to speak in regard to a suggestion as to small holdings. The point is that the question of small holdings near large centres of population was referred to a Committee, and nothing was done last year. Now a year has elapsed and the progress in making small industrial centres has been very great, and things have gone on, and I think the Committee ought to take it into consideration. In the large cities the trouble is getting worse and worse. Men are in a beastly state of discomfort in small bedrooms, and sometimes they have to take others in to share the quarters with them. Children are now coming, babies are coming, and there is more incentive to a man to get away from such places into a settlement such as I speak of. Improvement has taken place in the Hawkesbury and Temiscaming Districts under the Riordans, the expense is by no means insuperable, and I am convinced that if the Com-

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mittee will consult with the Riordans and Mr. Thomas Adams, the Town planning adviser, they will see that this is an essential thing to do for the comfort of the men—I mean men who are not so much injured that they cannot work, and with the increase in their families they must have more money to live on. We spent five million dollars in helping the men, and it is very doubtful whether that was properly spent. A small fraction of that sum would have started this thing and shown this country that you can make these settlements to help the man who can still work and who can bring his family up in comfort.

I am not going into detail, because I did that before, but if you will please refer that to a sub-committee and ask some representatives of the Riordans who have two of these model towns for the workmen, I think it would be very much to the advantage of the soldier. Mr. Adams is here in Ottawa, in the Conservation Commission.

Mr. MORPHY: I move that a sub-committee, consisting of Messrs. Nesbitt, Clark and Dr. Chisholm, be appointed to take up Mr. Mowat's application and report quickly.

Mr. NESBITT: And the mover.

The CHAIRMAN: Yes.

Motion was carried.

The Committee adjourned until Friday at eleven o'clock.

COMMITTEE ROOM 435,

HOUSE OF COMMONS,

FRIDAY, May 21, 1920.

The Special Committee on Pensions and Civil Re-establishment of Soldiers met at 11 a.m., Mr. Hume Cronyn, Chairman, presiding.

Other members present: Messieurs Bolton, Brien, Clark, Cooper, Edwards, Green, MacNutt, McCurdy, Morphy, Nesbitt, Redman, Savard, Turgeon, Tweedie and White,—16.

Mr. NESBITT. Submitted the seventh report of the sub-committee appointed to consider special cases, and moved that the report be received and placed on the records.

Motion carried.

The SECRETARY: I have received from the Canadian Patriotic Fund the following communication:—

OTTAWA, May 20, 1920.

"DEAR SIR,—In reply to your letter of May 15, I beg to say that at April 30, the fund had a credit balance of \$7,236,305.66. It is difficult to state the amount required for the ensuing twelve months, but at the rate of expenditures in the month of March it will be not less than \$1,300,000.

The Executive Committee of the Fund have also been favoured with suggestions as to the manner in which the surplus of the Fund might be employed. The suggestion that financial assistance be given to ex-soldier students was considered and rejected at a meeting of the Executive Committee held here as recently as May 14. The Committee has undertaken post discharge relief work on well defined lines. It is attempting to meet certain needs for the next

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ten years or so, but at present it is very doubtful whether it will be able to continue its benefaction for so long a period. The Committee is not in sympathy with any proposal that it should extend its assistance to people other than dependents of ex-soldiers.

Yours truly,

PHILIP H. MORRIS,  
*Executive Secretary*".

The CHAIRMAN: That brings up the point that the Patriotic Fund are pressed to look after the disabled private single man, who, in Montreal for instance, is found to be in some cases in a very bad condition. Their charter and their regulations do not permit that relief.

The SECRETARY: A letter has been presented by Col. Arthurs from George Moore, Parry Sound. The recommendation is:—

"It seems to me the least the Government could do would be something towards helping those people to visit the graves on the other side."

The CHAIRMAN: That will go through the usual course.

The SECRETARY: I have a file presented by Gen. McLean yesterday. John Irvine states that his son went overseas.

Mr. MORPHY: Are there many of these?

The SECRETARY: This one has a complaint.

Mr. NESBITT: Send them all to the Sub-committee.

The CHAIRMAN: The Secretary has made a rule that all correspondence received from the members of the House or soldiers' organizations should be brought before the main Committee before going to the Correspondence Committee. It does not seem to be necessary, but that was the idea.

The SECRETARY: Then there is a letter from Mrs. L. C. Rea.

The CHAIRMAN: That has already been considered.

The SECRETARY: Then a communication from Mrs. S. Purcell, Halifax, a widow.

The CHAIRMAN: Those will go before the sub-committee on Correspondence, special cases to be reported upon. We were to go on this morning with Mr. Finlayson, who has some suggestions other than those contained in the Bill. He thought we ought at least to hear them. His evidence is to be followed by Mr. Bradshaw, who is here.

#### EVIDENCE.

Mr. G. D. FINLAYSON, recalled and examined.

Mr. Chairman and gentlemen: The Bill that we have been considering provides for insurance of returned soldiers by the Government. Several months ago when the suggestion for insurance for returned men was first made, a number of the insurance companies volunteered their assistance in devising a scheme for the insurance of these men. I had several interviews with representatives of the insurance companies, and their attitude is about this: That they are anxious to give us the benefit of their experience and their expert knowledge in any way that we desire it. Further, if the Government desires to use the existing insurance companies as carriers for the insurance, they feel sure that a satisfactory scheme can be devised, that the Government, instead of carrying this risk themselves, could have the insurance

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policies issued by the regularly licensed insurance companies charging a normal premium for the insurance. They would keep this insurance in a separate account, and if the death loss exceeded the normal amount, the Government would make up to them the difference. They would undertake the details of the scheme. They would issue the policy and would do the clerical work. Speaking generally, their idea was that there should be no commission payable to their agents for soliciting the insurance. They would also provide for the collection of the premium, either without cost or at the most a cost of 1 per cent of the premiums collected. They would make no charge for the administration. They would be recompensed for that by the excess interest earned on the fund. Their premium would be computed on the basis of  $3\frac{1}{2}$  per cent. interest. The companies earn anywhere from 5 to  $6\frac{1}{2}$  or 7 per cent. interest, the excess interest earnings on the fund in this scheme would provide for the administration expenses. That is briefly the suggestions that have been made. I have here an outline of such a scheme which was submitted by the manager of one of the larger insurance companies. It is fairly concise. Perhaps I might just read it and have it put on the record.

*By Mr. Nesbitt:*

Q. Before you go into that, will you give us just one instance, if you have the figures there? Your proposition is 4 per cent. and theirs is a  $3\frac{1}{2}$  per cent. one. What would be the difference in a twenty pay life at thirty?—A. The difference I should say would be about 10 per cent.

Mr. GRIESBACH: I am not a member of the Committee, but I am interested, and I would like to ask if the discussion now going on refers to the cases of soldiers who were, by reason of their services, rendered incapable of taking ordinary insurance, and if it embraces all such cases.

The CHAIRMAN: Yes, General, it does. We have had I think three days' consideration of a Bill which has been suggested to that effect. We are considering it in executive session before reaching a conclusion.

Mr. CLARK: It embraces more than that. It embraces all soldiers, whether disabled or not.

The CHAIRMAN: Without medical examination, without relation to their disability, the rate to be based on age.

*By Mr. Morphy:*

Q. Does this involve a pooling of the work of all insurance companies of Canada?—A. No, there would be no pooling.

Q. Does it involve discrimination between the larger and the smaller companies?—A. It would work out in this way: All the companies would have to be recognized in the scheme. There are about forty-five active life insurance companies doing business in Canada, Canadian, British, United States, and one Australian company. There would have to be some basis of allotment of the amount of business among the various companies. It would be impossible to give to the smallest company the same amount of insurance the largest company would be able to assume. There would have to be a basis of allotment. Then each company would deal with its own risk. It would keep a separate account of those risks. If there was a loss from mortality the Government would make up to the company the difference. If there was a gain from mortality the Government would be credited with the difference. To that extent there might be said to be pooling, but the individual company would keep its individual account of business allotted to it. You asked the difference in the premium, Mr. Nesbitt, on 20 pay life. I have the figures here for age 25.

Mr. NESBITT: That will do as well.

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WITNESS: The O.M. (5),  $3\frac{1}{2}$  per cent., the annual premium 20 pay life is \$22.25 for \$1,000 insurance. The 4 per cent. premium is \$20.17, which is almost exactly a 10 per cent difference. The  $3\frac{1}{2}$  per cent. premium is 10 per cent. in excess of the 4 per cent. Here is an outline of the scheme submitted by one of the insurance companies:—

"1. Every enlisted soldier to be accepted without medical examination or other evidence of health.

"2. This privilege to be availed of within six months of discharge in each individual case. When the last of the troops shall come back it will probably be desirable to extend the option for all returned soldiers to one fixed date, approximately six months from the date of return of the last lot.

"3. The assurances to be on the whole life plan, or any other plan calling for a higher premium, at the choice of the applicant.

"4. The policies to be non-participating, and the premiums to be those of the OM (5) net three and a half per cent.

"5. A committee or commission to be appointed by the Government to decide whether any man is entitled to insurance under this arrangement, and the amount to be granted to each. I presume the amount would be graded according to rank.

*By the Chairman:*

Q. What would happen in the case of a 100 per cent tuberculous man? Would the companies be prepared to take all such cases?—A. The companies under this scheme would be prepared to take all these risks with the provision that the Government would make up any loss in mortality. They could safely do that.

"6. Applications should come through the Medical District to which each person belongs, though this of course would be a matter for the military authorities to decide. No commission would be paid to agents to canvass for such assurance, and the only way I can think of to get them in large numbers would be by securing the co-operation of the Veterans' associations and lodges, though the privilege need not, of course, be limited to members of these associations. We could probably arrange to have qualified speakers visit the various meetings and explain the operation and advantages of the insurance scheme.

"7. The collection of premiums present difficulties. It might be possible to arrange with banks or post offices, but I doubt greatly if these would be found satisfactory. I understand that in the United States, the Post Office Department objected to undertaking the work, and it is certain that many Postmasters are not qualified to attend to the matter. Bank officers would, of course, be more methodical and business-like, but they would have no interest whatever in making an effort to keep a policy in force, and I fear that the lapses would be very heavy under such a plan. I understand that in the United States the post office authorities are objecting to undertaking the work.

"8. You can easily understand that under the arrangement, I am suggesting we would expect to receive the premiums net without any deduction for expenses. We could not afford to pay for the cost of collection. For a remuneration amounting to one per cent of the premiums collected, to be paid to us by the Government, we would undertake the work of notifying the policyholders, collecting the premiums, and attending to all such details. I am not certain that this would cover the cost but we would be willing to accept it. I understand that the expenses in connection with the United States Insurance Department have been very heavy, and I am perfectly certain that if our own Government were to engage the necessary staff to look after the work, of sending

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out notices, collecting premiums, delivering receipts, etc., the cost would be several times larger than the amount I have suggested.

"9. In order to manage the scheme properly, circulars or advertisements would have to be issued to bring the plan properly to the notice of those interested. This expense would be borne by the Government, but we would be glad to co-operate in every way possible in the drafting of reading matter or otherwise. The amount of this expense would not I think be heavy, but we are cutting everything so close that we would have to limit our expenses very strictly.

"10. Should any provincial or other taxes be levied as a percentage on the amount of these premiums, we would have to look to the Dominion Government to either get exemption from such taxes, or to reimburse us.

"11. The writing and delivering of policies and receipts, and the large amount of book-keeping, and correspondence which would be involved, would be paid by us.

"12. The policy should probably be unassignable, and the Commission might desire to retain the power to decide to whom the assurance should be paid. We would expect the Commission to notify us in this connection, and their direction should be final, and binding on us. The Commission might also desire the right to have the sum assured paid in instalments. We would, however, be willing to take charge of all this, if desired, in co-operation with officials to be appointed by the Government.

"13. The business should be kept in a separate account on our books. If the mortality should exceed one hundred per cent of that expected by the O.M. 5 table, the Government after the close of each calendar year would have to pay us the amount of such excess, with interest thereon, from the middle of the year in which the sums assured were paid out to date of payment by the Government. Should the mortality be less than the tabular figure in any year, the amount of such saving should in like manner be credited with interest against any future payment due by the Government for excess of mortality.

"14. As the Government would in a moral sense be guaranteeing these contracts, it would not be unreasonable to ask that Dominion, or approved provincial or municipal bonds be at all times kept on deposit as special security for this business, of an amount equal to the reserve on the same.

"15. It would probably be necessary that the arrangement be open to all Canadian companies, in proportion, say, to their assets, provided they had agency organizations sufficient to look after the business.

"The application to be signed for each assurance could even possibly leave the name of the company blank, the allotment of such business to be settled by the Commissioners, who would divide proportionately among such companies as had made a preliminary deposit, to cover same, amounting to not less than, say twenty-five thousand dollars. It would probably be necessary to allow the applicant to express a preference for any particular company."

That is a fairly complete synopsis of what was in mind of at least one of the larger life insurance companies.

Mr. NESBITT: That is certainly a very generous offer.

Mr. COOPER: It certainly is wide open. There is no restriction on the amount.

The WITNESS: He stated that the amount allowed should be decided by the Board appointed by the Government.

Mr. GRIESBACH: Do you mind having my say even though I am not a member of the Committee?

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The CHAIRMAN: That is a matter for the Committee to decide.

Mr. MORPHY: No objection.

Mr. GRIESBACH: It seems to me that the soldier falls under two classes: those who are enabled to take out insurance in any company under any circumstances—perfectly well—and those who are incapacitated by service and who are not eligible for insurance. These two classes are the classes under which a soldier would fall. By putting all soldiers into this scheme is it not a fact that the well soldier, a soldier in good condition, who will make a good risk, is carrying this rather than the Government?

Mr. COOPER: Certainly.

Mr. NESBITT: To a certain extent, but they are getting a cost price; they are getting a cost premium.

Mr. CLARK: They are getting insurance for less money than a company would give them.

Mr. COOPER: There is no restriction as to the amount. I think it is very doubtful if a man will take out any insurance under the restrictions that hedge around the Government scheme. It is only a disabled man who will take any advantage of this at all. It would be a good thing for the Government if a lot of physically fit men should take out this insurance.

Mr. McCURDY: Is it not the idea to provide for a man who is a sufferer in that way?

The CHAIRMAN: That is the basis of the whole plan.

Mr. CLARK: A fit man would be more likely to go into the old line companies because he could make more use of his policy.

The CHAIRMAN: The fit man is free to go anywhere he likes. The only advantage would be that he would get his insurance at a lower rate than he can to-day. Perhaps Mr. Finlayson might indicate what he thinks would be the difficulty in connection with this new proposal.

Mr. FINLAYSON: Perhaps, Mr. Chairman, before doing that I might outline another suggestion. It is very much the same kind, and it will only take a few minutes. It was at an interview that I had with a number of representatives of the Canadian Life Insurance Officers' Association about the same time. Their idea was that the scheme should be opened only to disabled men; their idea being that their agent would probably not want to canvass insurable men without a commission, when, if this scheme did not exist at all, they would have the same chance of getting them to insure in their own companies at a commission. The basis of contribution in the minds of the company is under the Om. (5) three and a half per cent premium, the amount of benefit approximately five thousand dollars, would provide a monthly income for ten years at fifty dollars a month. Now, as to expenses. The Government would provide for excess mortality, and if any company showed a favourable mortality the amount would be credited to the Government and against any subsequent payment made for excess mortality, and they would require any disability benefit payable to be charged into the mortality excess to be taken care of by the Government. Their idea was to have no competition amongst the companies on this form of insurance in so far as the features of this policy are concerned. That does not differ materially from the other scheme suggested. It appears to me from the standpoint of the Government the effect would be practically the same as by the Government carrying the scheme itself, with the exception of the management expenses and clerical help.

[Mr. G. D. Finlayson.]

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*By Mr. Nesbitt:*

Q. And they want a commission appointed to work with the companies?—A. They want a commission, but that will involve the same expense on the part of the Government.

Q. And they could look after the Government scheme as well as working with them?—A. Yes, quite right, in so far as that provision is concerned. The expense of the Government would be the same. The company scheme would load on to the company the cost of the clerical assistance in issuing the policies and making the collections.

*By the Chairman:*

Q. Would that be a large item?—A. The definite scheme suggested a commission of one per cent for the purpose of defraying the cost of collection.

*By Mr. Edwards:*

Q. In a good many of these cases there would be no expense to that at all. You propose to take a certain amount out of the pensions and give him a rest pension to pay his life insurance?—A. The way we looked at it was this. That this scheme would be taken advantage of very largely only by the pensioned men. I would say perhaps seventy-five per cent would be by men who are drawing pensions is simplicity itself. It is collected by deducting from his pension which can be done without any expense. So far as the clerical help in writing policies, issuing them, sending out notices which are to be sent, there is no doubt that this Government scheme will transfer that cost to the Government instead of to the company as in the scheme submitted.

Q. Is there any advantage in collecting a premium by taking it out of a pension? You are going to have no lapses at all?—A. That is right; you are sure of the premium.

Q. You will have no lapses at all?—A. No.

Q. And if you leave a man to make his own arrangements with the company he may pay it for a while and then let it lapse and lose his advantage there unless you tie his option up?—A. What probably will be done in that case if the company undertakes it, Dr. Edwards, would be to have the man in making his application give them authority to deduct the amount from his pension. The company would then send the authorization to the Pension Board and have the Pension Board make the deduction there, in the Pension Board, and they would make a remittance to the company of the amounts so deducted. The objection is that it involves the Pension Board in a large amount of correspondence with forty-five individual companies, and there will be an additional cost. Those are the arguments and objections and features favouring the insurance companies' scheme. The conclusion we came to was that, taking everything into consideration, it would probably be more simple for the Government to handle the scheme themselves, and I am not sure that the companies would not, at the present time, support that view, although I have not approached them recently on the subject.

*By Mr. MacNutt:*

Q. Would the rate charged under this plan for premiums be based on the old line companies' usual, normal, rate or the proposed Government rate?—A. The premium that the company suggest here is what might be called "a minimum, non-participating rate."

Q. The line company's rate?—A. Yes, the line company's rate.

Q. Not the proposed Government rate?—A. No, it would be a little higher.

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*By the Chairman:*

Q. You said, Mr. Finlayson, it is about ten per cent higher?—A. Yes.

Q. Could you give us even an estimate as to what the addition to the insured in cost would come to, in total? What I am getting at is this: Will not the additional cost to the insured more than make up to the companies the expense to which they will be put?—A. Under the companies' scheme, as submitted by them, the soldier would be called upon to pay more than under the scheme we have suggested here. The difference on the twenty-pay life policy at twenty-five years of age is about two dollars per thousand per year. For a five thousand dollar policy the soldier would pay ten dollars a year or more than under the premium we have suggested in the Government scheme.

*By Mr. Morphy:*

Q. There are two or three things arising here that I would like to ask about. The original letter which you read to the committee has a six-months' period within which the application shall be put in from the time of discharge. What is your view about the length of time? Why should it not always remain open?—A. I may say as to the six-month's that I think that would not be regarded by the company as final, definite, and deliberate. It is probably a tentative suggestion. The suggestion that was contained in our Bill as drafted, had in mind a limit of one year from the date of the Act coming into force or within a year of the date of discharge of the soldier, whichever was the later. It is absolutely necessary, I think, to impose some time limit on the scheme, otherwise we would have returned soldiers who are now perfectly healthy and insurable refraining from insuring until they had become impaired from natural causes. When that time arrived, they would be glad to take advantage of the insurance scheme. There would be a constant and increasing selection against the Government. This is intended to cover cases of disability incurred on service. We are assuming that all disability now existing is due to service. That assumption at the present time is probably not very much out, but as time goes on, five years from now, it will be a very different question, because there are men now who are perfectly insurable who will not be insurable five years from now; their disability, in the meantime, having occurred from natural causes. I think we have to impose a limit and the suggestion proposed yesterday and adopted by the Committee was two years instead of one year, as the Bill was drafted.

Q. It is part of the re-establishment of the soldier. I quite appreciate what you say but at the same time it is intended to be available to the man who has not suffered any disability because he was a soldier, and because also he has dependents who will require assistance in case the very thing happens to him of which you speak, that is, his health goes wrong, and he leaves dependents?—A. If he is perfectly insurable now, is he not in the position of the normal man?

Q. Assume that?—A. This is intended to place the returned soldier in the position of a normal man. Now, I do not see any need of providing for the normal man because he is, from an insurance standpoint, the same as if he had never gone overseas.

*By Mr. Nesbitt:*

Q. If he was disabled afterwards it would not affect his soldier's policy?—A. No.

*By Mr. McCurdy:*

Q. Just following that suggestion of Mr. Morphy's, what work is planned for determining who shall be eligible? Must a man have been refused by the insurance company?

Mr. NESBITT: No, it is open to all soldiers.

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Mr. McCURDY: Before he is entitled to the insurance?

The WITNESS: The only condition is that he shall have served, enlisted, or been enrolled or drafted in service in the Canadian naval, military, or air forces.

*By Mr. McCurdy:*

Q. Even if he never left Canada?—A. Even if he never left Canada, and even if he never left the farm or shop.

*By Mr. Morphy:*

Q. The next thing I would like to say is what, in your opinion, should be the maximum amount of insurance to any individual?—A. I think five thousand dollars.

Q. Why five thousand dollars?—A. Well, because it will provide a fair income when payable in ten, fifteen, or twenty instalments, or for the lifetime of the average beneficiary.

Q. The income of a man who has a family of, say, eight people depending upon him?—A. Not for an extreme case.

Q. Are you striking an average? What would be a fair income of an average family of say three or thereabouts?—A. If the insurance is payable as to four-fifths in ten instalments the amount for a five thousand dollars policy payable would be four hundred and ninety-three dollars; just short of five hundred dollars.

Q. Per year?—A. Per year.

*By Mr. Tweedie:*

Q. Don't the average man take only about two or three thousand dollars worth of insurance?—A. I would expect that the average policy taken under this scheme would be less than five thousand dollars. That would be his own fault. He is privileged to take out five thousand dollars.

*By Mr. McCurdy:*

Q. In the ordinary insurance company what is the average?—A. The average policy in Canada is something around two thousand dollars I think; about seventeen or eighteen hundred.

*By Mr. Morphy:*

Q. Now, the next thing I have in view, is bearing in mind the re-establishment as between the company handling and the Government handling which scheme would be most likely to reach the soldier?—A. That is an important point. I think it is important to consider whether this insurance is going to sell itself or is going to have to be sold. If we could assume that the soldier will take advantage of it without solicitation or pressure then, it is an argument, I think, for the Government scheme. If it has to be pressed on the soldier; if they have to be sold this insurance—then there is no doubt there is no selling agency equal to the trained agency forces of our life insurance companies.

*By Mr. Nesbitt:*

Q. Yes, and right there, do you suppose that an insurance agent or agents throughout the country would press the scheme if they were given no commission?—A. I can only tell you what an insurance manager said to me, and that is, if this is limited to disabled soldiers they feel confident that their agents will, as a matter of public service and patriotism, go into the thing enthusiastically and do their level best to get every disabled soldier into the scheme.

*By Mr. Morphy:*

Q. Don't you really think it would be in the interest of the soldier and the country if the commission was to be payable on this class of insurance at a little

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higher rate charged than on ordinary insurance so as to get the re-establishment. In other words, I do not favour the idea of doing it for nothing. I think a mistake will be made, if you leave it with the idea that Mr. Nesbitt has raised.

*By the Chairman:*

Q. Who will pay it?—A. The Government will have to pay it themselves.

Mr. MORPHY: I think the Government ought to pay it if it will be in the way of a benefit or assist in re-establishment. We are not giving gratuity and to my mind we could go the full limit to help the men who may not come forward themselves to enter into this insurance scheme on behalf of his dependents, because the insurance scheme will have to be taken care of later, and the more we do now the less we will have to do later on.

Mr. TWEEDIE: There is one strong objection occurs to me to what Mr. Morphy has said, if you accept his proposition the Government is assuming a responsibility for seeing that the soldier takes this insurance out.

The WITNESS: That is right.

*By Mr. Edwards:*

Q. But to carry that responsibility to a legitimate conclusion they must see every soldier in the Dominion of Canada, no matter if he is living up around the North Pole somewhere, they must hunt him up, and if they will take the responsibility through agents, of seeing that the soldier gets this, you must carry it to the limit, or you are neglecting part of your responsibility.

*By Mr. Nesbitt:*

Q. Would not that be forced insurance?—A. I think it could be left safely to the soldier and the various soldiers' organizations to work this scheme up and popularize it among the members.

Mr. NESBITT: Hear, hear. Might I suggest that Mr. Finlayson is with us all the time and Mr Bradshaw is not. Could we not get at Mr. Bradshaw?

Witness retired.

THOMAS BRADSHAW called, sworn and examined:

*By the Chairman:*

Q. Will you indicate shortly what your experience in both insurance and actuarial work may have been?—A. I am a Fellow of the Institute of Actuaries of Great Britain and was for a number of years the manager of the Imperial Life Assurance Company of Canada. I have altogether about thirty years' experience in life insurance work.

*By Mr. Tweedie:*

Q. Head office manager?—A. Yes.

Mr. NESBITT: Take it from me he knows all about it.

*By the Chairman:*

Q. I understand you aided the Parliamentary Committee when the insurance Bill of 1910 was in course of preparation?—A. I was present.

Q. You were, until this month, finance commissioner of Toronto?—A. Yes.

Q. You have heard the discussion with regard to the proposal by some of the life insurance companies, and I think you have been able to peruse the copy of the [Mr. G. D. Finlayson.]

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suggested Bill. Would you like to express an opinion generally between the two schemes before we take up any particular item?—A. I followed with very much interest the discussion of these proceedings just now in connection with the proposal of the life insurance companies, but it seems to me that this is a matter, which really should be undertaken by the Government rather than by any private enterprise, and for these reasons: First of all, there is a very substantial increase of premium of about ten per cent which has been referred to; secondly, there is a tax which would be imposed by the Provincial Governments upon these premiums,—I think on the average it will run from two to three per cent. Then, in addition to that there is the proposed one per cent commission charged for collection of renewal premium. Thus you have an increase in the premium over that which has been suggested by the Government of about fourteen per cent.

*By the Chairman:*

Q. Would that be an increase of premium? Might not some of it being increasing the cost to the Government?

Mr. NESBITT: The same thing.

Mr. GREEN: It means an increase cost anyway.

The WITNESS: It would partly increase the cost to the insurer and partly the cost to the Government. The increase in premiums would be borne by the insurer; the tax on the premium presumably would be paid by the Government and a collection charged by the Government. Then, it seems to me that it will be very natural for the insurance agent who is receiving no commission upon the insurance to endeavour to get the soldiers to take out regular insurance with him and thus secure his commission. He would no doubt present what in his opinion would be the merits of his various plans, and I think that in many cases the insurance would be taken out under the regular plan of the life insurance company rather than under the proposed plan for returned soldiers.

*By Mr. MacNutt:*

Q. If he is insurable?—A. Yes, if he is insurable. I also question very much whether the agent would press the matter of insurance upon the returned soldier if he were uninsurable, because he would not be financially interested in doing so. He would be interested from the standpoint of patriotism and of assisting the returned man, but, that has its limitations I believe. Then I think that instead of dealing with forty-five insurance companies it would be much more simple for the Government to treat with the matter itself. It would entail a great deal of correspondence and the Pensions Board would have to be consulted in practically every case through correspondence, and I think moreover, that greater control could be had of the scheme by the Government than could be had by the insurance companies. I think those are the chief points

*By Mr. McCurdy:*

Q. What percentage of insurance that is written lapses?—A. That has varied a great deal in recent years. I do not know the percentage now, but it is much less than it was. I cannot give you the percentage.

*By Mr. Morphy:*

Q. Would it be as high as 10 per cent?

The CHAIRMAN: Perhaps Mr. Finlayson would have some idea of that.

Mr. FINLAYSON: The lapse in 1917 was seventeen per cent of the new business written. There was an additional six per cent surrendered for the surrender value, making altogether twenty-three per cent lapsed and surrendered of the new business

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written. As Mr. Bradshaw says, this is very much less than for the past five years. Taking the period of five years from 1913 to 1918 the average lapses and surrenders was approximately forty per cent of the new business written during that period. Of course we must remember that included the very abnormal years. In 1914, 1915, and 1916, the business written was comparatively small owing to financial and business conditions and the lapses were very large.

*By Mr. McCurdy:*

Q. Is the ratio of lapses influenced at all by periods of reaction in business or general conditions among insurers, in other words would your ratio of lapses be likely to increase or diminish.

Mr. FINLAYSON: It has been our experience that the lapses increased. I should expect that the low lapse ratio in 1919 is due very largely to the prosperous condition of the people, favourable financial conditions. If we should enter upon a period of depression we will probably find a much larger rate of lapse.

*By the Chairman:*

Q. Mr. Bradshaw, could you give the committee some idea of what the liability to the country under the proposed Government Bill would be? I do not mean the eventual liability. We are perhaps more interested in the immediate liability in the next few years?—A. That, of course, would depend upon the number who took advantage of the scheme. Deaths take place in fairly regular order and therefore the immediate liability would not be very great. The liability would fall in from year to year.

*By Mr. Clark:*

Q. Is that true in this case? We might reasonably expect that a large proportion of the first men to take advantage of this thing would be the tubercular patients?—A. There would be, no doubt, a heavier mortality in the early years of the scheme, but the mortality would be sure to be spread well over the lives of those who take the scheme.

Q. On the average?—A. On the average, yes.

*By Mr. Tweedie:*

Q. Do you think the scheme is feasible, Mr. Bradshaw?—A. Yes, I think it is. It seems to me something that should be considered favourably by the Government.

The CHAIRMAN: Now, are there any particular points in the Bill which you would like to discuss with the committee?

Mr. NESBITT: I would like to have Mr. Bradshaw go over the Bill roughly.

The CHAIRMAN: That perhaps is the simplest way.

Mr. CLARK: Perhaps we might leave it to Mr. Bradshaw to select the clauses he would like to comment upon.

The CHAIRMAN: Has Mr. Bradshaw seen subsection 2 of clause 3; because that is an important amendment.

Mr. NESBITT: Mr. Finlayson could tell him what that is.

Mr. FINLAYSON: The amendment that has been made to section 3 is to give the soldier an option as to the mode of settlement on his death. The Bill, as drafted, provides for a cash payment of one-fifth of the amount insured, the remaining four-fifths to be payable as an annuity certain for twenty years. The amendment is to provide a cash payment of one-fifth but to give an option as to the payment of the remaining four-fifths; the option being an annuity certain for any term of years, a life annuity to the beneficiary or a guaranteed survivorship annuity guaranteed for a certain period of years and continuing thereafter so long as the beneficiary may live.

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WITNESS: Is that option to be exercised by the insured?

Mr. FINLAYSON: To be exercised by the insured at the outset with the right to vary his option at any time during his lifetime by declaration endorsed upon or attached to the policy, and also if he so stipulates in his application, the beneficiary to have the right to vary the choice with the consent of the Government.

WITNESS: I think the latter reference is very important because a man may insure his life to-day and his death may not take place for fifteen years and while he may desire that his insurance will be payable—

Mr. MORPHY: There is a lot of noise going on here; would Mr. Bradshaw kindly repeat what he said.

WITNESS: It is in reference to the payment of the amount insured at the time of the death of the insured. It seems to me that the option of commuting the amount to be payable at the option of the insurer and partially at the option of the beneficiary is quite important because a man to-day may decide that the insurance shall be payable in a certain way and that would meet his wishes fully. Fifteen years hence when his death takes place circumstances may have completely changed and it is important that he should have an option then of stating how the insurance will be payable. Then again there is the case of the man who overlooked entirely how he had made his insurance payable and it would be important that there should be some latitude for the beneficiary to indicate her wish as to how it should be made payable, subject however, I think, to revision by the Pension Board.

Mr. NESBITT: Right there the proposition is that he should have stated some time after he insured whether he was willing that the beneficiary should have the right to change. That is the suggestion. My suggestion was that the widow of the beneficiary should have the right.

WITNESS: I would be inclined to think that the beneficiary should be an important party to the decision. I will illustrate that by the experience of the city of Toronto. The city of Toronto insured between forty thousand and fifty thousand of its citizen soldiers. It had claims amounting to between four and five million dollars. Each man was insured for one thousand dollars, and when a man died and the claim was about to be paid the full circumstances of the family were looked into, and the amount was paid to whom the committee thought was the proper person to receive that insurance. All kinds of conditions arose.

*By Mr. Edwards:*

Q. Did the city of Toronto carry that itself, or did they place the insurance with companies?—A. They carried thirty thousand of the lives and insured ten thousand of the lives. The insurance companies did not care to take any more than the ten thousand lives. In many cases it was thought desirable to pay the insurance in one sum. For example, if a man had left a mortgage on his house his widow might be anxious to have the mortgage discharged, and the committee that had charge of this insurance applied the insurance in that way and saw that it was so applied. Where there was no liability of that kind, the amount was usually paid in monthly instalments spread over three years, and the city allowed four per cent interest on the balance in its hands until all instalments had been paid up.

*By the Chairman:*

Q. There were some amounts paid in a lump sum?—A. Yes, there were.

Q. What was your experience, or have you anything you care to tell the Committee as to cases like that?—A. In some cases where the amount was paid in one sum, it was ascertained that the amount had not been wisely dealt with. Friends sometimes had suggested an investment in this thing or that thing which was a very improper investment for a woman to make, and sometimes a loan was sug-

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gested, and in that way the insurance money did not really accomplish what was intended. Unless he names a very definite object for the benefit of the family to which the insurance money shall be applied, it should rather be paid in one sum.

*By Mr. Morphy:*

Q. I see in the provision that a man may change his beneficiaries, a very great objection. By a declaration on his policy he may change his beneficiaries to those who are really least dependent upon him, and leave out entirely those who are most dependent upon him; that is to say, the dependents of a soldier for whom the State should make provision. Now, would it not be a good idea to have in this Act a clause stating that where a soldier insured and desired to change his beneficiaries within the class ordinarily dependent upon him, he should not be able to do so to the prejudice of those who are dependent upon him?

Mr. NESBITT: Where is the clause which allows him to change them?

Mr. MORPHY: By declaration. I cannot just point out the clause at the moment. I am speaking from memory.

Mr. NESBITT: I do not remember any clause of that kind.

The CHAIRMAN: What is the situation, Mr. Finlayson?

Mr. FINLAYSON: There is no provision for cutting out beneficiaries once the beneficiaries have been named, but it can be reapportioned.

Mr. MORPHY: He might give \$5 to the most dependent and \$1,000 to the least dependent; that is what I fear.

Mr. FINLAYSON: I do not see how we can get over that. The Government would have to investigate the circumstances and disposition of every dependent of the soldier.

Mr. McCURDY: Could the alteration not be made under the signatures of the insured and the dependents?

Mr. FINLAYSON: The objection to that might be that the insured might name originally a beneficiary who was actually dependent on the insured, and with the lapse of time conditions might change, and that beneficiary might not be entitled to any benefit. If you require the joint signatures of the insurer and the beneficiary, a beneficiary might remain in the policy long after he or she was entitled to receive benefit.

Mr. NESBITT: Is not a change of beneficiary to be accepted by the department which is operating the scheme?

Mr. FINLAYSON: No.

The CHAIRMAN: Not within the class.

Mr. FINLAYSON: Not within the class.

The CHAIRMAN: Clause 5 says:—

“If the insured is a married man, or a widower with a child or children, the contract shall be for the benefit of his wife, or of his children, or of some one or more of his children, or of his wife and some one or more of his children; and when the contract is erected for the benefit of more than one, the insured may apportion the insurance money among them as he deems fit.”

Among that class he can undoubtedly discriminate, and can apportion in the way you fear.

Mr. MORPHY: It goes further than that.

Mr. FINLAYSON: He can pick out one child.

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Mr. MORPHY: I do not think that the State should permit that, so long as those not favoured are real dependents for whom the State should provide because they are dependents of the returned soldier.

The CHAIRMAN: Is there any practical remedy?

Mr. MORPHY: I would think so, if there were added to that clause at the end, "provided, however, that no such apportionment shall be permitted where provision is not made for some one actually dependent," or something of that kind.

The WITNESS: In connection with this scheme of insurance, the object is to place the returned man in as good a position as the man who had never gone overseas, so far as insurance is concerned. He is paying the full premium, or practically the full premium, for a benefit which his family is to receive. The ordinary man who insures his life is not restricted as to whom he shall name as his beneficiary. Now, it does seem to me that it is not desirable that we should tie up the returned man to too great an extent in this matter. He is paying practically his own premium for the insurance, and the only difference is that unfortunately he has become disabled, not through his own fault, and that the Government is endeavouring to make good that disability by offering him insurance.

*By Mr. Morphy:*

Q. For whose benefit?—A. In the same way as the ordinary man would take out insurance. He is paying practically the same premium. The difference in premium is very small.

Q. Am I not right in saying that this is as much or rather more an insurance for the dependents of the soldier than anything else?—A. He is paying for it himself.

Q. He is paying for himself, but if he has the power to deflect the benefits to some one who did not need them, and to leave a dependent for the State to look after because he did not provide for him, a great wrong would be done to the State.—A. Yes, if the State is responsible for his dependents.

Q. Well, we will have soldiers' homes and other things to provide. I am seeking to prevent unfair dealings with the benefits of State insurance as far as I possibly can.—A. I think there should be reasonable restrictions as to the person or persons to whom the insurance shall be payable; but surely the man is entitled to a certain amount of freedom as to the person who shall benefit within this preferred class.

Q. Provided that he does not do any injury to any one else. There is in this State insurance scheme something you would not get under the ordinary insurance scheme, insurance to a man who is physically disabled. It is based practically on his age. If he is maimed hopelessly, or in such a way that no insurance company will take him the State takes him. Therefore, there is a come-back duty to the State, because the State is doing it, not for the benefit of the man, but for those who are dependent upon him; and if he is permitted to cut out the class who are most dependent upon him and to make his declaration in favour of those who are not dependent upon him to the same extent, there is surely a moral obligation on the part of the State to take care of those who are dependent upon that soldier. He avoids it by treating his insurance in such a way that the others are thrown back upon the care of the State.

Mr. TWEEDIE: I think the insurance is for the benefit of the man as much as for the benefit of his dependents. It is all right to limit it to those other dependents, but if we are going to apportion it under the Act there will be nothing voluntary about it at all, and we would be liable to defeat the very end we are trying to achieve.

Mr. MORPHY: I disagree with Mr. Tweedie as to its being for the benefit of the man except for producing in the soldier's mind a feeling of contentment that those who are beneficiaries under his policy will benefit by the policy itself when he dies.

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Mr. TWEEDIE: Take the case of the man who has been disabled and cannot get insurance to-day.

Mr. McCURDY: The idea is simply to put him back where he would have been if he had not been in service.

Mr. NESBITT: That is the idea.

Mr. McCURDY: So that he could take out insurance in the same way as he could take it before, for his beneficiaries.

WITNESS: There is just this other feature: we are looking at the exceptional cases. I should think in 95 per cent of the cases a man will name as his beneficiary the one who should receive the amount and the one who should really get it. It is the exceptional case where a man diverts the benefits from those who are entitled to be properly protected.

Mr. MORPHY: A soldier dies leaving six children—

The CHAIRMAN: And one of them crippled.

Mr. MORPHY: One of them crippled, and the beneficiary was largely the widow, and suppose something happened, suppose she married again, and she became amenable to the importunities of the second husband, and he handles the money, and it is lost in some speculation or investment, then the dependents are absolutely unprotected.

The CHAIRMAN: Would you look at section 15, subsection (g):—

“The Governor in Council may for the purposes of this Act make regulations:

“Determining the cases not otherwise provided for in this Act, in which a person not originally named as but who is eligible under this Act to be a beneficiary, may be made a beneficiary, and in which an apportionment of the insurance money once made may be varied.”

Would that not give the Governor in Council power to make a regulation, just exactly what you want?

Mr. MORPHY: Yes, probably it would.

Mr. CLARK: You were speaking of this scheme being devised for the benefit of those who were not insurable. Would it be your opinion that it should be confined to them? Would you suggest that we should confine it to that class who otherwise could not get insurance—disabled men?

Mr. MORPHY: Do you say that it would be confined to that class?

WITNESS: Confined merely to the ones who were disabled?

*By Mr. Clark:*

Q. Would you confine it to the men who, on account of active service, or to aggravation caused by active service, are unable to insure in any of the regular companies?—A. No; I think I would extend it to all returned men, for this reason: if you confined it exclusively to the disabled men, your mortality unquestionably will be very high. If you include those who are not disabled, your mortality will be favourably affected thereby.

Q. Is it your view, having in mind the restrictions we place upon the insured, that many of those who can get insurance in stock companies will accept this Government insurance?—A. I think if the benefits of this insurance are widely proclaimed that a great many who are not disabled will take advantage of it. As an insurance man, I know that it is a favourable form of policy for the sound man, and, of course, very favourable for the unsound man. The man who can get insurance in any company would be benefited to the extent of about 10 per cent in his premiums.

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Q. But that is all?—A. Yes.

Q. He could not assign the policy. There are restrictions in this policy, you know?—A. I do not think the restrictions are very onerous, and I think they are only such as apply pretty generally to insurance. The restrictions look formidable, but I do not think they are.

Q. You do not think they are going to scare the soldier who could get insurance in the companies?—A. I do not think so.

*By Mr. Nesbitt:*

Q. As a matter of fact, are they not very much on the line of fraternal insurance now?—A. Well, I do not think the restrictions are onerous at all.

Mr. NESBITT: I do not think so either.

The CHAIRMAN: I would like to ask Mr. Finlayson one more question. The Bill, in the form you have it, does not show a proposal suggested, that where, on the death of the insured, his dependents will be in receipt of a pension—and I take it that in all these cases they will receive the maximum pension—that they shall not receive the benefits of the insurance, but that the premiums paid, with interest, shall be returned to his estate.

Mr. FINLAYSON: Here is the proposal: "Insert somewhere in the Bill—

"If the death of the assured is deemed attributable to his service, under the previous Pension Act, the benefit payable under this Act shall be limited to the premiums paid by the assured, with interest at four per cent per annum, compounded annually."

Because if his death is deemed attributable to his service under the Pension Act, his widow is entitled to a pension of \$48 a month.

WITNESS: That \$48 a month, I presume, is a much smaller pension than would be payable to the man himself. The \$48 payable to the widow is much smaller than that which the man himself receives.

Mr. NESBITT: It might be. That depends on his disability.

The CHAIRMAN: If he were 100 per cent disabled it would be smaller, but if he were 20 per cent disabled and died because of service his widow would not get a 20 per cent benefit, she would get 100 per cent pension—that is \$48 a month.

*By Mr. Nesbitt:*

Q. But if only 50 per cent disabled she would get more?—A. Well, a thought occurs to me in that connection, that the insurance moneys might be utilized to bring the pension up to the amount that had been received during his lifetime. If the pension which the widow is to receive should be greater, then the provision that the premium should be returned with interest is good, but if less, then the amount of the insurance might be utilized to bring the pension that she would receive up to that which her husband was receiving during his lifetime, and then that there should be returned to the widow the premium on that part of the insurance that would not be required to provide for that extra pension.

Mr. NESBITT: You have to bear in mind there, Mr. Bradshaw, that our Pension Act is based on this condition, that a man who is one hundred per cent disabled gets more than his widow would, but we have taken into consideration that the man has to be kept—the man who is one hundred per cent disabled has to be kept as well as the wife at that time. So, you see there is a marked difference between the necessities of the family at the man's death and before his death.

The CHAIRMAN: Take the married man without children. He receives sixty dollars a month, and his wife fifteen dollars, or a total of seventy-five dollars. He

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dies. His wants have no longer to be supplied. The widow gets forty-eight dollars a month, or sixty per cent of what they both together got.

The WITNESS: Does it not often happen that a man who is supposed to be totally disabled has some means of income?

Mr. NESBITT: Certainly.

The WITNESS: And that on his death those means of income cease.

Mr. NESBITT: Of course, we have two classes.

The WITNESS: And that would bring the income of the family up to the amount that has been received during his lifetime.

Mr. NESBITT: Why not take a note of that, Mr. Finlayson?

Mr. FINLAYSON: Yes, I will.

Mr. TWEEDIE: Why not give her the full insurance Mr. Chairman? Suppose a man has struggled along and saved for five or six or ten years and then he dies from injuries in the war. Why penalize that family or that woman and say "you cannot have the full face of the policy, but we will pay you back what you paid in with interest?" I don't think that is fair. A great many men will make sacrifices and struggle along denying themselves lots of things, not for the purpose of saving the amount of the insurance premium, but for the benefits which will accrue to the family on his death.

Mr. NESBITT: Of course, Mr. Tweedie, we are just discussing this. Mr. Chairman, there is a great deal to Mr. Tweedie's argument. The man paid for it.

The CHAIRMAN: The argument is that the country is providing, in the case supposed, from the public funds a pension which is supposed to be adequate. Should the country in addition be asked to contribute by way of pensions a further amount—

*By Mr. Tweedie:*

Q. What do you think, Mr. Bradshaw, in regard to that? What would your opinion as to the allotment be?

The CHAIRMAN: Take the man who has only paid for a year.

*By Mr. Tweedie:*

Q. Take the two extremes the minimum and the maximum payments of insurance? Perhaps you do not care to express an opinion?—A. I would like to think that over a little more, Mr. Tweedie.

Mr. MORPHY: I would like to bring to your attention the point you raised in clause (g) of section fifteen. It will only take a minute and I have a suggestion to make. The clause reads:—

"(g) Determining the cases, not otherwise provided for in this Act, in which a person not originally named as but who is eligible under this Act to be a beneficiary, may be made a beneficiary; and in which an apportionment of the insurance money once made may be varied."

That does not cover the point. I am dealing with a person who originally has been named and I would suggest that the clause be changed to read thus, "That a person who is originally or not originally named."

Mr. FINLAYSON: "I think that point is covered by the last clause of section (g) and in which an apportionment of the insurance money once made may be varied."

Mr. MORPHY: No, it does not, for the reason that that section only applied to those who were not originally named.

Mr. FINLAYSON: No, sir, that is not my understanding. There is a semicolon after "beneficiary." It says at the beginning "determining the cases not otherwise [Mr. Thomas Bradshaw.]

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provided for in this Act in which a person not originally named as but who is eligible under this Act to be a beneficiary, may be made a beneficiary; and in which an apportionment of the insurance money——" (any apportionment) "of the insurance money once made may be varied."

Mr. MORPHY: That clause only applies to those not originally named. There is nothing in it about those who were originally named.

The CHAIRMAN: Could we amend that clause?

Mr. FINLAYSON: It should be made clear because that was the intention. I think that could be fixed up.

Mr. MORPHY: I would strike off the "not" before "originally," and say "originally or not originally covered by that clause."

Mr. NESBITT: What clause is that?

The CHAIRMAN: Clause (g) of section 15.

The Committee adjourned until five o'clock this afternoon.

## AFTERNOON SESSION.

The Committee resumed at 5 o'clock p.m., Mr. Cronyn, the Chairman, presiding.

*Other Members present.*—Messieurs Brien, Cooper, Devlin, Edwards, Green, Morphy, Nesbitt, Peck, and White—10.

Mr. THOS. BRADSHAW recalled.

The CHAIRMAN: We were asking Mr. Bradshaw some general questions about the new Bill. I do not know just what point we had reached.

Mr. MORPHY: Probably the shortest way would be for Mr. Bradshaw to look for the Bill and give us his reflections upon it. How does that comport with your idea, Mr. Bradshaw? Have you looked the Bill over?—A. Yes, I have read it over, and I will be pleased to do that. In regard to section 3, subsection 1, there is just one thing in my mind as to whether that amount should be as high as \$5,000, whether the object desired might not be secured by making the maximum \$2,500 instead of \$5,000. This morning when we were discussing the average amount of insurance taken by insurers in Canada, it was mentioned that it was between \$1,700 and \$2,000. I suppose the amount ranges from \$500 to \$100,000, but I think it might be worthy of considering the limiting of that to \$2,500.

*By Mr. Green:*

Q. Why?—A. Well, undoubtedly those who will apply chiefly for this form of insurance will be those who are disabled, and the mortality among those will be rather heavier. It was from that standpoint that I made the suggestion.

Q. On the other hand, if the Government are going into this business for the purpose of providing insurance for soldiers and their dependents, would not that in itself be a sufficient reason for making the amount \$5,000?—A. Even \$5,000 in many cases would not be sufficient. In some instances we might conclude that it should be \$10,000, \$15,000 or \$25,000. Looking at it from the standpoint of what might be regarded as a reasonable liability for the Government to assume, and an amount which at the same time would be about an average amount that the ordinary insurer would take—

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*By Mr. Edwards:*

Q. Would it affect your view, or have you taken into consideration this point, that in case a man takes out insurance, and dies from some cause traceable to the war, he would not be paying any insurance?—A. That case would be covered by a pension, Yes, I had thought about that.

Q. That would lessen your mortality rate?—A. It would lessen the amount to be paid.

Q. Yes, to some extent?—A. If the suggestion were adopted that the pension to the widow on his death should be brought up to the amount of the pension that he was receiving by the insurance, then a great deal of the insurance would be required to provide the extra amount of the pension.

*Mr. Morphy:*

Q. As I understand it, as an actuary you base your figure of \$1,700 to \$2,000 as the average insurance taken upon risks that run from \$200,000 down to \$1,000?—A. Yes.

Q. What in your estimation would the average be where the maximum was \$2,500 down to \$100?—A. Say, \$500, the amount mentioned here. I would think a great many of the applications would be for \$1,000.

Q. \$1,000? If that \$1,000 fell in by the death of the insured on a 6 per cent basis and produced \$60 a year, how far would that go towards making provision for dependents if there were three children dependent, particularly if one of them was ill or had a chronic disease and was incapable of doing anything?—A. Well, it would not go very far.

Q. You would be forced to say then that as a scheme working out the re-establishment of soldiers, \$2,500 as a maximum would ordinarily not be sufficient to come within the category of doing something for the dependent?—A. I judge that would be the case.

Q. Are you rather looking at what the Government will spend as a minimum upon the scheme rather than at the maximum good that would be done to the soldier and his dependents?—A. Well, I was also looking at it from the standpoint of what the man himself would likely apply for. I mentioned before that I thought a great number of the men would apply for about \$1,000 insurance. That in itself would not establish.

Q. If the great majority applied for only \$1,000 under this scheme, would I be right in saying that the scheme would not be much good as a re-establishment scheme for the soldier and his dependents?—A. I think it would only partially affect that.

Q. Have you any solution to offer—I won't put it that way—but do you not think that if the maximum was \$5,000 it would just have the effect of doubling the chance of bettering the soldier's dependent's condition?—A. The effect of that would be this: those who could afford to take \$5,000 would likely do so, and they would probably be well taken care of. The others who could not afford to take that amount of insurance would not be well taken care of.

*By Mr. Devlin:*

Q. When you say those who can afford it, what amount of premium would you place upon the returned soldier, and what amount upon the Government?—A. The whole amount is proposed to be paid by the returned soldier.

Q. The whole amount?—A. Yes.

Q. In what way would it benefit their re-establishment?—A. The returned soldier who is disabled could not get insurance in any company whatever, and the Government undertakes to grant him insurance at less than normal rates.

Q. And deducts from his pension?—A. Deducts his monthly premium to secure that insurance.

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Q. Then apart from granting him the right to take the risk, under this scheme of insurance the Government would be able to exact from the returned soldier the full amount of the premium?—A. Yes, but in doing that the Government is giving him something that he cannot obtain in any other circumstances whatever.

Q. Following up Mr. Morphy's questions, it would not materially assist the returned man unless he took out a policy of at least \$2,500. Have you anything by which you can estimate the amount that will fall upon the Government in the insuring of those men to the extent of \$2,500? Have you made any calculation, have you anything to guide you, by which you can say that it would cost the Government so much?—A. No, because no one knows how many will take advantage of this scheme. What the Government undertakes to do is to assume the extra mortality due to the disabled condition of the life. It assumes that extra risk.

Q. Allowing him insurance on full life plan?—A. At a net premium.

*By Mr. Green:*

Q. Have you had an opportunity of looking over the Bill sufficiently that you care to give us the benefit of your advice as to any particular sections of it?—A. I have gone through the Bill, and have referred to subsection 2 of section 3. I think it is proposed to amend that, and the amendment, I think, is quite desirable.

*By the Chairman:*

Q. If you cut down the maximum of \$2,500, must you not of necessity make your term short, and pay out the whole amount in a few years; otherwise, as has already been pointed out, your payments would be so small each year that they would not be of much benefit?—A. Yes, the period would have to be shortened, in order to produce an increased income.

*By Mr. Nesbitt:*

Q. What section do you refer to?—A. Subsection 2 of section 3. It occurred to me that, in addition to the suggested amendment, it might be desirable to permit the Pension Board to indicate what it thinks would be the desirable method of paying the insurance, not to leave it entirely optional with the insured or the beneficiary.

Q. That is payable after death?—A. Yes.

Mr. NESBITT: I think we provide for that in clause 15.

The CHAIRMAN: I thought the amendment provided for it.

Mr. GREEN: Mr. Bradshaw says he agrees with the amendment.

Mr. FINLAYSON. In regard to the regulation requiring the assured to stipulate in his application that the beneficiary may, with the consent of the Minister, vary the mode of payment; Mr. Bradshaw's idea is, I think, that it should not be necessary for the assured to stipulate in his application that that right should remain to the beneficiary, that she should have it whether the insured requested it in his application or not; that there should be the unquestioned right of the beneficiary, with the consent of the Minister, to vary the mode of settlement chosen by the Board.

*By Mr. Nesbitt:*

Q. With the consent of the Department?—A. Yes.

Mr. NESBITT: That was my idea of that. We put it in that he could do it by declaration, but I did not want to leave it entirely to him.

Mr. FINLAYSON: That could be overcome by simply striking out the first part of the subsection, which reads: "If the assured so stipulates in his application, or by subsequent declaration endorsed upon or attached to the policy." Just strike that out, and the section would read, "The option chosen by the assured as the mode of settle-

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ment may, after the death of the assured, be varied, with the consent of the Minister, by the beneficiary."

Mr. GREEN: I think that is all right.

The CHAIRMAN: Yes.

The WITNESS: Then as regards sections five and six, I did not notice anything particularly, or with regard to 7, 8 or 9. I think that section 11 is a good one because in some cases it might be found that the insurance was being taken for purely speculative purposes, and therefore it should be optional with the Minister whether the insurance be granted or not.

Mr. GREEN: I think that is the opinion of the Committee.

WITNESS: Section 12 I think is quite in order; subsections 1 and 2 are all right, and section 13, as to medical examination, is quite proper I think. Then sections 14, 15, 16 and 17—I do not know of anything specially to comment upon. Section 18 I think is very important, that there should be a time limit within which insurance may be affected.

The CHAIRMAN: We amended that clause, making it two years.

The WITNESS: That is very ample time—two years. 18 is the last clause. There was one clause as to cash surrender value.

Mr. FINLAYSON: The provision for surrender value is in section 15—Regulations, paragraph "f" of section 15. In reference to subsection "f" of section 15, there may be a number who might object to insuring where the terms of surrender are not definitely stated as in the regular companies' policies.

*By Mr. Nesbitt:*

Q. How would that read now?—A. Well, it is left entirely to the Governor in Council.

"The Governor in Council may, for the purposes of this Act, make regulations determining beforehand the cases or class of cases in which an insurance contract may be surrendered, and a cash surrender value paid therefor, or a paid-up insurance contract issued instead thereof, and for prescribing the manner in which the cash surrender value or the amount of paid-up insurance shall be determined."

Mr. GREEN: That is, that the Governor in Council shall make the regulation which shall become a part of the policy which will be before the assured, before the transaction is completed. Instead of fixing their surrender value now governing that, their actuaries can decide or work this out to make it part of the regulation. That is the idea of the clause.

The WITNESS: I think it referred to the terms upon which the policy might be surrendered at the time of application for surrender might be made by the insured.

Mr. GREEN: My idea is that that application shall be made in connection with the general regulations of the policy.

Mr. NESBITT: I think Mr. Bradshaw has the right solution; that is my idea.

Mr. MORPHY: I have Mr. Green's idea.

The CHAIRMAN: The clause reads—

"Determining beforehand the cases or classes of cases in which an insurance contract may be surrendered and a cash surrender value paid therefor, or a paid-up insurance contract issued instead thereof, and for prescribing the manner in which such cash surrender value or amount of paid-up insurance shall be determined."

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Mr. GREEN: There were a lot of regulations made by the Governor in Council which all covered the various points, and when we discussed it, that was one of the things which they naturally preferred to have before insuring.

The WITNESS: I think, in order to make the contract popular and acceptable, your terms of surrender must approximate those of other life insurance companies.

Mr. GREEN: Undoubtedly so.

The WITNESS: And there must not be, it seems to me, too many restrictions.

Mr. GREEN: That is quite true. The only restriction I presume the Government would put on it were in regard to the class of beneficiaries; to keep that class of beneficiaries that the Bill provided for.

The WITNESS: Yes.

Mr. NESBITT: Well, Mr. Bradshaw, with reference to that, would it not be wise, after all, to have some authority whereby the beneficiaries would be required to tell why they wanted the cash surrender value, and what they were going to do with it. The difficulty about that sort of thing is that so many people come along with an eulogistic, brightly-coloured plan to make all kinds of money if they only had a little money to start with, and they jump at their insurance policy, as they can get hold of money easily that way, and they surrender the policy. I presume whoever is operating this—is it the Minister of the Department (I should think the Insurance Department should operate that part of it)—should act in this regard, and in that way you would avoid a very great deal of wastage on the part of the people who want to take the surrender value. That is my view of it.

Mr. GREEN: I think Mr. Bradshaw's idea was more along the line of the value of the surrender?

The WITNESS: Yes, the value of the surrender. It seems to me the actual amounts should be set forth in the contract between the Government and the insured.

Mr. GREEN: They can be, under that clause.

The WITNESS: If that is the intention, it seems to me that is all right.

The CHAIRMAN: I think that should cover the point, then.

The WITNESS: Yes, I think so.

Mr. MORPHY: What is the significance of the word "beforehand" in that clause?

Mr. FINLAYSON: I might say with respect to that, the intention is not what Mr. Bradshaw presumed it to be. The intention was that the policy should not contain the table of surrender value; that there should be a power left to the Governor in Council should necessity therefor arise at any time during the life of this scheme. The force of the word "beforehand" is this: that it should be adopted as a general scheme and not for the purpose of dealing with an individual case. The force of the word is that it shall be adopted as a general scheme, instead of applying to any individual transaction.

Mr. MORPHY: I get the meaning now.

Mr. FINLAYSON: As to whether that is preferable to Mr. Bradshaw's suggestion, that is for the consideration of the Committee, and the intention was, as I have stated, that the policy should not contain the surrender tables. It would be quite possible to give effect to this suggestion by having a regulation adopted at the very outset, and to have that regulation provide a table of surrender values, and carry that into the contract as it was issued. That would be quite possible.

The WITNESS: It seems to me if this scheme is to be popular it has got to be made as attractive as the insurance schemes offered by any other insurance company. If this is only going to be attractive to the disabled men—the men who cannot

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get insurance—then it will be more irksome upon the Government than if it were made such that every returned soldier would look upon it as being a good contract for him to obtain.

Mr. NESBITT: Could it not be arranged this way? That you could attach a table of surrender values, which may be applicable upon the consent of the minister. I fear the wastage, as I know so many people who have surrendered their policies in the ordinary companies for the purpose of getting a little money to speculate with, and then losing the money. I don't believe in paternal government myself, nor, as far as this is concerned, with paternal legislation; but as regards life insurance, so very many people know so little about life insurance—why, even the best business men; you can't get them to read their policies. They know so little about life insurance.

Mr. MORPHY: And when they do read them they realize that the surrender value don't amount to very much to speculate upon.

Mr. NESBITT: It does now.

Mr. MORPHY: Not on the new insurance. If they are going to stick to it, they make up their minds mighty soon.

The WITNESS: It seems to me that if a man values this insurance sufficiently to permit a certain amount to be taken out of his pension each month, it is going to take a good many arguments and quite a lot of adverse circumstances to get him to surrender his contract. I think you will find the surrenders will be comparatively few.

Mr. NESBITT: I only offer that for the sake of discussion. Have you anything else, Mr. Bradshaw?

The WITNESS: I think the table of rates Mr. Finlayson has prepared is, along sound lines, quite workable.

*By the Chairman:*

Q. For the class of assured who are normal risks it will carry itself?—A. Yes.

The CHAIRMAN: Gentlemen, are there any other questions you wish to ask Mr. Bradshaw?

Mr. GREEN: None just now.

Mr. NESBITT: No, and I am sure we are very grateful to Mr. Bradshaw for coming here and giving us his views on these things.

The CHAIRMAN: It is understood that Mr. Finlayson will redraft the Bill, with the amendments that have been suggested from time to time, and we will be able to consider it in its new form at some later date?

Mr. NESBITT: Yes, I certainly would like to move that Mr. Finlayson be asked to redraft the Bill in accordance with suggestions that have been made, and submit the redraft to the Committee.

Witnesses retired.

The Committee adjourned until Tuesday, May 25, 1920, at 11 o'clock a.m.

## APPENDIX No. 4

COMMITTEE ROOM No. 435,  
HOUSE OF COMMONS,  
TUESDAY, May 25, 1920.

The Special Committee on Pensions and Civil Re-establishment of Soldiers met at 11 a.m., the Chairman, Mr. Hume Cronyn, presiding.

*Other members present:* Messieurs Arthurs, Brien, Chisholm, Clark, Cooper, Green, MacNutt, McGibbon, Nesbitt, Redman, Ross, Savard, Tweedie and White.  
—15.

Mr. Green submitted the report of the sub-committee appointed for the purpose of discussing with Mr. MacNeil, Dominion Secretary of the G.W.V.A., the recommendations in connection with land settlement. Mr. Green moved, seconded by Mr. White, that the report of the sub-committee be received and placed on record.

Motion carried.

The CHAIRMAN: Communications.

The CLERK: Mr. Chairman, I have received the suggestions proposed by Mr. W. Eric Harris of the Vocational Advisory Board, Soldier's Aid Commission, Toronto.

The CHAIRMAN: I think these need not be read this morning. They will be passed on to the Committee that deal with them and they will report on them to us.

The CLERK: I have here on the Table a letter from Mr. MacNeil which was handed in this morning.

The CHAIRMAN: Yes, this deals with the special case of Wilfrid Cook. That is referred to the Committee, and, I think, to Dr. Black for immediate report. I think it should go to Dr. Black immediately.

Mr. MACNEIL: Might I ask that immediate action be taken in that case for the relief of Mr. Cook.

The CHAIRMAN: Yes, we will communicate immediately with Dr. Black to-day.

The CLERK: I have received also other communications but they are to be referred to the special committee on correspondence.

The CHAIRMAN: This morning we are to take up the question of vocational training and the committee on procedure has summoned Mr. Newman, who is a resident of Ottawa, to appear before us in the matter. I am informed that Mr. Stalford and Mr. Nicol, who with Mr. Newman are a committee representing the vocational students so far as these students are organized, were authorized to appear on their behalf and are both here as well. Mr. Nicol comes from Kingston, and Mr. Stalford from Toronto. Now, these two latter gentlemen are not summoned by the Committee and it is for the Committee to say whether they desire to have them heard with Mr. Newman.

Mr. GREEN: Mr. Chairman, as the gentlemen are here I move that they be heard, seconded by Mr. Tweedie.

Motion carried.

The CHAIRMAN: Now, gentlemen, if you will all come forward we will refer to certain questions.

Mr. MACNEIL: Mr. Chairman, Mr. Newman has probably not received the notification; he is not here. The two other gentlemen are present.

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The CLERK: Mr. Chairman, I mailed Mr. Newman the advice asking him to be here this morning, on Saturday morning. I sent it to the address that you gave me, Mr. MacNeil—Ottawa Vocational School.

The CHAIRMAN: It is for the Committee to say whether they will go on with the two gentlemen present.

Mr. GREEN: I think we should go on.

Mr. CLARK: We have nothing else to take up in the meantime?

The CHAIRMAN: Nothing this morning.

Mr. COOPER: Are these gentlemen from Toronto?

The CHAIRMAN: One is from Toronto, and one is from Kingston. Gentlemen, I think you had better come forward and we will go as far as we can with you, and if you can cover the ground, well and good.

### EVIDENCE.

W. NICOL and S. STALFORD called, sworn and examined.

The CHAIRMAN: Here is a statement signed by Mr. Nicol and Mr. Newman.

Mr. STALFORD: Mr. Nicol will handle that.

Mr. NICOL: Regarding pay and allowances for students undergoing vocational training—

The CHAIRMAN: Let us know whom you represent.

Mr. NICOL: Kingston Vocational School.

*By the Chairman:*

Q. Have you some resolution or authority from them?—A. Yes I have a resolution.

Q. It is customary to put that in?—A. You mean the authority from the vocational schools to appear?

Q. Yes. If later on someone said you were not authorized to appear, it would detract from your evidence. You are the President of the Vocational Students' Council of the Kingston Vocational School?—A. Yes.

Q. And you put in this resolution as a credential?—A. Yes. Regarding the inadequacy in the allowance for students undergoing training and regarding the bonus to minors, which vitally affect the pay, I should like Mr. Newman to speak.

The resolution reads as follows:—

We, the members of the Vocational Students' Council, Kingston Vocational School, hereby declare and authorize the President, W. Nicol, to represent this school at the Vocational Students' Conference, held in Ottawa on April 26, 1920. The said representative is also authorized to appear before the Select Committee on Pensions and Re-establishment and present evidence in person if necessary.

J. Smith—Machine shop.

C. H. Johnson—Farm tractors.

Wm. Daire—Pattern making, electricians, telegraphy, draughting.

R. Fulton—Shoe repairing.

R. Coulter—Accountancy, instructors.

W. H. A. Axford—Motor mechanics.

G. Atkins—Cabinet making.

S. L. Woodstock—Upholstering, instructors, civil service, general education.

A. M. Suddard—Commercial.



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HARRY C. NEWMAN called, sworn and examined:

*By the Chairman:*

Q. You have authority to appear for some body of students?—A. Yes, I have the authority of the Ottawa branch.

Q. In regard to the first point Mr. Nicol wants you to speak?—A. Mr. Chairman and Gentlemen: In dealing with the pay and allowances to the vocational students, I should like to take it in two parts; one as the pay is now, and secondly, we are asking that the pay be made retroactive from the first of January. I should like to leave that first part and call it "B", because there are certain things that I wish to bring before you to show our grievance is not just starting now, but has started from the beginning of this year, if you do not mind my taking it that way. Unfortunately this morning I got this summons and was not quite prepared, but I will try and give you the cases that have come to me, owing to the inadequacy of the pay of the vocational students. During my time at the school I found that the majority of single students have started out looking forward to their vocational training as a means of having something to do which would meet their disability and help them with their pensions. They came to the school paying their board in advance, and everything looked bright, but after a month or so at the school they have gone behind, and at the present time I can say in my own school here in Ottawa there are fifty students who are now in arrears in their board, through the inadequacy of the pay of the S.C.R.

*By Mr. Nesbitt:*

Q. What is the present pay?—A. The present pay for single men is \$60 a month.

*By Mr. McGibbon:*

Q. And their board?—A. It roughly works out at \$30. That is less the room. They cannot get their room, unless they share with another man, less than \$15 a month. On top of that they have washing and incidental expenses which come to every man—clothing. It is most inadequate, and take the case of a married man—a married man with no children gets \$85 a month. He cannot rent now in the city of Ottawa at the present time less than \$25 a month, and then it is not a house, it is a shack, and it is not fit to live in because he has to pay more for fuel than he would do if he were in a good sound house, and rents are running at the present time from \$25 to \$40 a month. If they go into rooms, which no man ought to have to do, they have to pay \$20.

*By Mr. Nesbitt:*

..

Q. If they are single men they get \$60 a month?—A. Yes.

Q. And married men?—A. \$85 a month.

Q. If they have children?—A. \$10 for the first, \$8 for the second and \$7 for every subsequent child.

*By Mr. Tweedie:*

Q. Any reductions for pensions?—A. They do not get a pension, sir.

Q. No pension at all?—A. No.

Q. So that they are required to live on \$60 and \$85, plus the allowance for children?—A. Yes, and I might state now that I tried to board my little boy out while my wife was sick, and no one would take him to board for less than \$20 a month. We get \$10. I would ask you gentlemen to think what it would mean to a man in a vocational school if he were getting a pay that he could live on. At the present time he is only existing. It would mean that he would go to the school and would say "Well, I have got a living and will do my best to get through," but at the present time

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the attitude he is taking up—and it is detrimental to the training—it means that man is never settled on his work for the simple reason that money matters are always troubling him.

Q. What do you suggest?—A. I suggest that the money payment be not less than \$80 per month for single men with proportionate allowances to dependents, and I think we are only asking a very fair wage then.

Q. What do you mean by proportionate allowance?—A. That the dependent's allowance be raised in proportion thirty-three and a third per cent.

Q. Take a man's wife, what allowance would you make for that?—A. Twenty-five per cent increase roughly.

Q. All round?—A. Yes.

Q. Take the present rate and increase it twenty-five per cent?—A. Yes. I do not think at the present time we ought to ask less than \$80 for the single man. I would not feel justified in coming up here and representing those students without asking that amount, because I think from experience that it is absolutely impossible for a man to live on less. I myself do not pay any rent and I cannot make both ends meet.

Q. Regarding your request that the allowance for vocational training should be retroactive?—A. Just what I want to say about this is that in January—I believe the thirteenth is the date, but I am not quite sure on that point—vocational students sent a petition, and it was addressed to the Deputy Minister of the S.C.R. He was away at the time, and the gentlemen who formed the delegation informed us that Colonel Stewart might have it. So far I have been unable to find him. I approached Mr. Scammell some time ago to find out what had become of the petition, but he said he had not seen it, nor has any one else seen it. Major Flexman has not seen it. I have brought this thing up not because we want to bring anybody before the Committee for it, but we want to bring it before you in this way, sir, that we are not making our "grouch" now. This has been all through the winter months, and the men have suffered, and they are in debt—some of them a long ways in debt—and if you grant the increase in the pay and allowances now, we would ask that these be made retroactive, to allow these men to get a fresh start, sir.

Mr. TWEEDIE: Where was this petition delivered?

Mr. NEWMAN: In the office of the Deputy Minister, on the thirteenth or the seventeenth of January.

Mr. TWEEDIE: At the office of the S.C.R.?

Mr. NEWMAN: Yes, in the office of the Soldiers Civil Re-establishment.

Mr. TWEEDIE: By whom?

Mr. NEWMAN: By the delegation, one of whom was Mr. Cumberling and Mr. Bothwell. I think, at the time, one was the president of the students and the other was the secretary, and it was delivered by hand, and they were told that it would be placed before the Deputy Minister (who was away at the time) upon his return. Since then, we have received no word from it.

Mr. TWEEDIE: You think this should be carried back to the first of January?

Mr. NEWMAN: Yes.

Mr. TWEEDIE: Because they have debts which they are unable to pay?

Mr. NEWMAN: Yes, because they are in debt to such an extent that it is working an actual hardship. I know of one case, of a family where a man had his boy in the hospital for three months. How is that man going to pay the hospital expenses? How is he going to pay the doctors? Is any medical man—is any medical man present here at the present time—will he attend children for nothing? I don't think so.

Mr. TWEEDIE: They cannot live on their allowances?

Mr. NEWMAN: They cannot.

[Mr. H. C. Newman.]

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Mr. TWEEDIE: What have Mr. Stalford and Mr. Nicol to say in regard to that? Do they agree with you?

Mr. STALFORD: I am not prepared at the present time to accept the twenty-five per cent increase, but I am willing to substantiate the present statement that the present pay and allowances are insufficient to provide for either the single or married students.

Mr. TWEEDIE: You think it should be increased?

Mr. STALFORD: I do.

Mr. CLARK: And made retroactive?

Mr. STALFORD: Yes, sir; decidedly.

Mr. TWEEDIE: To the first of January?

Mr. STALFORD: Yes.

Mr. TWEEDIE: How about you, Mr. Nicol?

Mr. NICOL: I agree with what Mr. Newman has said, and at this time, I would add another point, and that is, that if you want a man to take an interest in his work, and become interested in it, you must make him contented. Being president of the Students' Vocational Council, I am in touch with all kinds of things like this, and have seen many cases where the men were actually hard up. I have, personally, taken them down and given them a meal, and there is always a double mortgage on their cheques when they get them. You will realize that even a single man cannot live on less than nine hundred and sixty dollars; statistics have given nine hundred and sixty dollars as the minimum, and the vocational student is only getting seven hundred and twenty dollars—for a single man.

Mr. TWEEDIE: I think we understand that from their point of view.

The CHAIRMAN: Let us pass on to the next.

Mr. MCGIBBON: Just a minute, Mr. Chairman. Do you think, Mr. Newman, that this Committee, or the Government or the country would not create a great deal of dissatisfaction if you are going to put up the pay and allowances of men in that department above the disability pension, and make it retroactive without making the others retroactive too?

Mr. NEWMAN: There is one point on that. At the present time the students at school are pensioners, but they are not drawing their pensions, and they claim they are practically paying for their training.

Mr. MCGIBBON: They are all getting as much as a totally disabled man would get if he were under pension? If you increase that twenty, or thirty, or forty per cent, and made it retroactive, would you not, in all fairness, make all of the pensions retroactive too?

Mr. NEWMAN: That, of course, is a point for the Committee to decide. We are dealing only with the students.

Mr. MCGIBBON: I am asking your opinion. We want to be fair to all of them.

Mr. NEWMAN: I think it should be on the pensioners as well, because they must have endured great hardships during this winter. They must have endured as much as the vocational students.

Mr. MCGIBBON: You would favour, then, making all of the pensions retroactive back to the 1st of January?

Mr. NEWMAN: Yes.

Mr. REDMAN: Before we leave that point. I think Mr. Stalford has a great deal of authority in Toronto and I think it is very important to know how inadequate this amount is. Could you give us some instances, Mr. Stalford?

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Mr. STALFORD: I don't know as I can give you any definite instances in this instance. I can speak in a personal way, being an amputation case myself, and in dealing with amputation cases I know that at the present time, in Toronto, there are a large number of amputation cases who have refused to take vocational training in Toronto because their pension has been stopped, and, take a man with an arm or a leg off, say he is drawing thirty-five dollars a month, and you tell him that after the completion of his course he ought to be in a position where he would get sixty dollars a month, he cannot see where the difference will be to his benefit in view of the fact that his pension is stopped. He would rather take some sort of employment to augment his pension and keep him going. I have a case in mind where a man has two legs off, and I asked him to take up vocational training and he told me it would hardly pay him, because he was getting employment at the present time, which was giving him a fair living. I cite that case to show you that the question of stopping the pensions is a very serious one at the present time, as it affects amputation cases.

Mr. MCGIBBON: If I understand correctly, a man and his wife at the present time are drawing one thousand and twenty dollars a year?

Mr. NEWMAN: Yes.

Mr. NESBITT: Now let us have "B."

*The Chairman (reading):*

"That stricter measures be taken to ensure that each student shall be given the course best fitted to his education and according to his disability."

Mr. NEWMAN: There is a point where a great deal of dissatisfaction is being caused in the school at the present time. Vocational students state that they are being penalized by taking the vocational training as their pensions are being deducted, and they consider they are paying for the training which they are getting. I have been asked (and I believe Mr. Nicol has been asked the same thing) to bring this before the members of this Special Committee for their consideration, and ask them when a vocational student—when a pensioner takes a vocational training course his pension should not be deducted from his pay, because his pay and allowances are very small, and it does not give the disabled man a chance of getting the nourishment and different sorts of things which he has to get, if his pension is deducted from him. I would ask you, gentlemen, to consider this matter very deeply. It means a great deal to the disabled man. I think you will see the point where a man who is disabled, receiving a pension, and whose pension is deducted for the vocational training, he is not getting the same thing as a man who is not taking the same course.

Mr. TWEEDIE: Take the case that Mr. Stalford cited; where a man is getting thirty-five dollars a month and you asked that it be increased twenty-five per cent and then take a man getting ten dollars a month, do you think it fair that each should have the same increase?

Mr. STALFORD: I think, Mr. Tweedie, in view of the fact that you take the man who is seriously disabled, he has a certain handicap to contend with even after he has completed his vocational training; no matter how much he would set by pending the day of the completion of his vocational training, he will find a use for it if he is a seriously disabled case. With respect to a man who is only slightly disabled, he may during his training increase his disability to some extent. Take an amputation case where a man was drawing his pension. Through his training he would have to do something to provide for a rainy day in case of a recurrence if he should have to go back to the hospital.

Mr. TWEEDIE: You do not think it would create dissatisfaction among the students?

Mr. STALFORD: No, I don't think so.

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Mr. NESBITT: Do you advocate that he be paid as he goes along or the amount retained and paid to him when he comes out?

Mr. STALFORD: That would be a matter of detail.

Mr. NESBITT: Which do you advocate?

Mr. STALFORD: Personally I would not like to make any suggestions. So far as I personally am concerned I would rather have it in a lump sum.

Mr. NESBITT: What do you say with respect to the question Mr. Tweedie raised? He asked—

Mr. STALFORD: What is that?

Mr. NESBITT: We have had a lot of complaints where men who have been pensioned—tuberculous cases for instance—who have gone back in a hospital, and are very much dissatisfied, because they are drawing more than the man who has not been pensioned. Where a man is let out—a tuberculous patient as an illustration—and is then pensioned, if he goes back into the hospital his pension is continued, and his pay is continued also in the hospital by the S.C.R.—

The CHAIRMAN: I don't think that is quite right, Mr. Nesbitt?

Mr. REDMAN: He gets the due pay and allowances.

The CHAIRMAN: The thing is that a man is transferred direct from the Militia and Defence to the S.C.R. and only gets army pay.

Mr. NESBITT: There is a great deal of complaint as to that. Would it not be the same thing with vocational training?

Mr. STALFORD: Of course, the tuberculous patient is a patient whom I do not think you can take into comparison at this time.

Mr. NESBITT: Then leave off the tuberculous patients altogether. There is the bare fact when one gets more pay than the others.

Mr. STALFORD: I do not know really how that would affect the vocational students. That point I have never heard discussed amongst the students in my district.

Mr. NESBITT: It does not affect them now.

The CHAIRMAN: No, it does not affect them now because they are all treated as totally disabled men, and get the same allowances, under the proposal a man with a ten per cent disability would get ten per cent pension, and a man with seventy-five per cent disability would get seventy-five per cent pension, and they would get different amounts. Would that create dissatisfaction?

Mr. STALFORD: It would not create dissatisfaction. For example, if you allowed me to go out and earn a hundred dollars a month and I am drawing twenty-four dollars a month pension, and the other chap goes out and earns a hundred dollars a month and only gets ten dollars a month pension he is not going to make any kick about my drawing that increased pension, because my disability is increased accordingly.

Mr. MCGIBBON: It is your own earnings. To my mind, what the Government should do is to work out something that would be equal to all. You cannot have in one class conditions more favourable than in another, I do not care whether it is students or what it is. You will have to make it equal and just for all.

Mr. NEWMAN: In the case of a man asking for a pension—take, for instance, a solicitor, coming back from overseas he goes back to his business and does not need re-establishing. He draws his pension. But a man who has no trade, or who had none before he went overseas, when he comes back he wants to make good, and tries to make good by taking a vocational course, but as soon as he steps inside of that school his pension ceases. That is the point I want to bring out.

Mr. TWEEDIE: It is a question of satisfaction amongst your own men?

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Mr. NEWMAN: I do not think there will be any dissatisfaction at all.

Mr. EDWARDS: Is not that what you are trying to do, to give a man taking the vocational training an adequate allowance?

Mr. NEWMAN: That is right.

Mr. EDWARDS: I do not see where that affects him at all. As a Committee all we have to see is that they get a proper allowance to enable them to carry on to the best advantage.

Mr. NEWMAN: The point we are trying to get at is this that we wish to make the students satisfied, and give them a contented mind so they will have no money troubles at home.

Mr. EDWARDS: I don't see this other thing at all. If a man is to go on with his studies and get a proper allowance, I don't think the difference in their allowances should be considered at all, for the reason that we are trying to put the men in a position to have a proper chance to go on. I do not think the difference in pay should cause dissatisfaction.

Mr. CLARK: Supposing the Committee decides to pay from sixty to eighty dollars in the case of a single man, and twenty-five per cent more on account of his wife and smaller advances on account of other dependents, would the question of pensions be raised?

Mr. STALFORD: The question of pensions?

Mr. CLARK: Yes.

Mr. STALFORD: That has always been a contentious point.

Mr. CLARK: That is because the rate is too low. If the rate was advanced to eighty dollars, would the question of pensions be brought up? Would they insist on being paid pensions as well?

Mr. STALFORD: I believe they would.

Mr. CLARK: But I understand they are raising the question of pensions largely on account of the allowances being too small.

Mr. STALFORD: Possibly I could clarify that in this way: by taking a man who is a seriously disability case and he is taking that vocational training. That man necessitates possibly special care or special consideration with possibly domestic circumstances. He may be, with a serious disability case,—I know some of the boys have to come to the school in taxi cabs, and that is an added expense, while the other chap who is able to walk there, being a slightly disabled case, has none of that added expense and is therefore that much better off. Then too, a seriously disabled man on completion of his course will have more difficulty in getting employment than a man who is a minor disability case.

Mr. NESBITT: As a matter of fact you recommend that the pensions be continued while they are training.

Mr. STALFORD: Yes, I recommend that.

The CHAIRMAN: Now, we will take up No. two, (reading); "That stricter measures be taken to ensure that each student shall be given a course best fitted to his ability and education and according to his disability."

Mr. TWEEDIE: What measures would you suggest that are not already in force?

Mr. NICOL: After commencement of this year, about February or March, progress reports were sent to the school to be completed by the inspectors as to whether or not a man was fitted to be in the course in which he had been placed by the Department of Soldiers' Civil Re-establishment. Prior to this time no record was kept and no attention was paid as to whether a man was in his correct course or not, therefore it was an open market competition with no thought of the fellows whom it has been

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impossible to train and the training and money was absolutely useless. That ledger (indicating) will show you the student in the eight months' commercial course who has to compete with the accountant. As you know the commercial and telegraphic students are the hardest to place. On account of the conditions of the work and the kind of work a great number are entering these courses, and when they come out they can do nothing and they have to turn around and shovel snow or gravel.

Mr. NESBITT: How do they come to be placed in that kind of glory in the first place?

Mr. NICOL: In numerous cases—take the case of Private McQuaig. He was a good driver and a good motor mechanic. He applied for the motor mechanic's course and he was told, I do not think through any grievance of the Department, that the motor mechanic's course was filled up, and they advised him to take up something else. They suggested the commercial course. He took it up. To-day he is out of work. If he had taken the motor mechanic's course he would to-day have been in a position to accept a good job. Now take the case of a man named William Nelson—

Mr. CLARK: Before we leave that case. Was there any physical disability to prevent him from taking the motor mechanic's course?

Mr. NICOL: Absolutely none. The man is physically fit. He applied for his course—

Mr. ARTHURS: Then why did he need to be trained?

Mr. NICOL: That is up to the Pensions Committee.

Mr. NESBITT: They have nothing to do with vocational training.

Mr. NICOL: The S.C.R. decide if the man has to take a course.

Mr. REDMAN: Was he a minor?

Mr. NICOL: Yes, he was a minor. That is how he came to take the eight-months' course.

Mr. MCGIBBON: Your point is, if I understand you right, that you should not try to force a boy into something that he has no desire to go into.

Mr. MCGIBBON: You made the statement that the S.C.R. was trying to make a boy do something he didn't want to.

Mr. NICOL: There must be some mistake, because the students kick themselves. I would like to end this complication and explain this point. Take the case of Private Nelson. This man had seven years in England as a moulder and brassfinisher. He applied for this foremanship before the war, but he did not have sufficient education.

Mr. NESBITT: A foreman in his trade?

Mr. NICOL: Yes. He did not have the necessary general education to put him in a position to accept a foremanship. The interviewer asked him what form he was in when he completed school, and he said the third form. The interviewer told him it was impossible for him to take a general educational course, and recommended him to take up barbering. He has done so, and five months have elapsed now, and he has never had a razor or a pair of scissors in his hands. If he had taken the general educational course, he would have been in a far better position than he is to-day.

Mr. MCGIBBON: These are very serious charges. First of all, you say he was wrongly advised, and then you say that for five months he has never had a pair of scissors in his hands. Who is responsible? Somebody must be responsible for these two things.

Mr. REDMAN: I believe the S.C.R. should give us the names.

Mr. CLARK: What did he apply for?

Mr. NICOL: General educational course.

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Mr. CLARK: He was turned down?

Mr. NICOL: He was turned down, yes, and he was advised to take up barbering.

Mr. TWEEDIE: How old was he?

Mr. NICOL: I would imagine he was about forty to forty-three; about forty-three, I should imagine.

Mr. CLARK: He must have been a disability case?

Mr. NICOL: Yes, he was.

Mr. ARTHURS: What percentage of disability? What was the nature of his disability?

Mr. NICOL: I cannot tell you that.

Mr. MCGIBBON: Have you verified these facts?

Mr. NICOL: Absolutely.

Mr. MCGIBBON: You say the man was working at the trade for five months and never had anything to do with it?

Mr. NICOL: That is up to the supervisor.

Mr. MCGIBBON: I am not saying anything about that. You come here and make charges, and you ought to know about it.

Mr. NICOL: If a man comes up before me personally I would know.

Mr. MCGIBBON: Have you anything but that man's statement?

Mr. NICOL: Nothing at all.

*By Mr. McGibbon:*

Q. I thought you said you had verified these statements?—A. That the man had been taken out of the course.

Q. These are serious charges against the administration of the Department. Have you verified them at all?—A. I don't think it is a charge against the administration at all, sir. This man personally is a man—well, if you said anything to him, he would become greatly embarrassed—he becomes embarrassed very easily. I think if the supervisor went to him, and said “Are you getting along all right and getting a square deal,” he would be the very man to say “Yes,” in view of the fact that he was not.

Q. Have you anything to verify this statement any more than the man's word?—A. This man here, sir.

Q. Yes?—A. I have his own word for it.

Q. You never consulted the Department to see if this statement or these statements are true or not?—A. I took it up with the man.

Q. You have not consulted the Department?—A. I have not.

Q. I don't think you should come here and make a statement of that kind until you did that?

Mr. TWEEDIE: He was a brass moulder?

Mr. NICOL: Yes, he was a brass moulder.

Mr. TWEEDIE: Is he physically capable of carrying on in the position of a brass moulder?

Mr. NICOL: Yes, in the first place, I understand for the brass mixing course.

Mr. TWEEDIE: What is his disability?

Mr. NICOL: I don't know.

Mr. NESBITT: How do you know then he is physically fit?

Mr. NICOL: He claimed to be, sir. He claimed he could carry on in a foremanship.

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Mr. TWEEDIE: Could he go back to brass moulding and carry on his trade?

Mr. NICOL: As a foreman.

Mr. NESBITT: As a brass moulder? How do you know he would get a position as a foreman? Foreman positions are mighty scarce, in this country. But, as a brass moulder.

Mr. NICOL: He would be better able to say whether he could get a foremanship or not.

Mr. NESBITT: Did he say he could?

Mr. NICOL: He said he thought he could, because he had applied for the position at one time, and could not get it then on account of his lack of education.

Mr. MCGIBBON: I don't think such statements should go on the record without proof. They are damaging to the administration, when not supported, and I think, when statements like these are made to the Committee, that they should first be verified. They may be perfectly correct; I don't say they are not, but they should be proven or verified before presented to the Committee.

Mr. MACNEIL: This is typical of a large number of complaints you are always receiving.

Mr. NICOL: Yes. I get these cases by the hundreds, absolutely without prejudice to the department. I think the department is doing everything it can do, but I think that the men are holding things back.

Mr. MCGIBBON: The department is not doing all it can, if they are putting a man at a trade and keeping him five months and giving him nothing to do.

Mr. NICOL: Well, we have two supervisors in the Kingston district, and they have to go to twenty different towns, and interview these men, and it is not surprising if they don't visit these men very often.

Mr. REDMAN: But there is somebody in charge of each school, is there not?

Mr. NICOL: I understand that the students are interviewed and asked if he is doing well and getting a square deal, and if a fellow admits that he is doing well, when he is not, in view of the fact that he is scared—

Mr. MCGIBBON: Why should he be scared?

Mr. NICOL: I cannot explain why.

Mr. TWEEDIE: Who admitted that?

Mr. NICOL: The brass moulder himself.

Mr. TWEEDIE: A man comes along and tells the supervisor or the instructor that he is doing well, and is satisfied, upon whom, if he is not, would you put the blame in that case?

Mr. NICOL: Quite a lot on the man himself. But, my point is this, it is not so much the fault of the supervisor as it is the fact that the man applied for another course and could not get it.

Mr. TWEEDIE: Don't you think the duty of the man himself is to give a correct statement of the progress he is making, when inquiry is made?

Mr. NICOL: Yes.

Mr. TWEEDIE: If this man says he is getting along well, and is satisfied, you cannot blame the supervisor or the instructor, or the man in charge of the school?

Mr. NICOL: Not, in any sense, because a supervisor cannot be expected to thoroughly understand all about four or five hundred different industries or trades.

*By Mr. Tweedie:*

Q. But the supervisor can get a plain statement of facts from the students themselves?—A. Yes.



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Q. And they don't give them a plain statement—who is to blame? Surely, the man himself and not the supervisor?—A. In this case, yes.

Q. Your suggestion is that stricter measures be taken to insure that the students are placed according to his ability?—A. Yes.

Q. Will you suggest what stricter measures you have in mind?—A. Stricter measures are in force, and that is the progress report, which go to the inspectors asking them to make a report as to whether they think the students are in the proper course, but what are you going to do with the fellows who have gone out previous to this—before these reports went out?

Q. Just confine yourself to this suggestion. You have one suggestion which you say is already in force. What other suggestions have you in mind, Mr. Nicol?—A. At the present time?

Q. Yes.—A. None, outside of the progress reports. It is up to the inspectors to co-operate with the men.

Q. You want us to take up the question of these men who have finished the school?—A. Yes.

Q. What are your suggestions in regard to these men?—A. I suggest a Court of Appeal be appointed, to interview these men. On this Court of Appeal appoint one man from the Department of S.C.R., one who is immediately in touch with the courses, and who was diligent and industrious throughout the course; one member from the Labour and Trade Council, and the man himself (of course, he would be present). I cannot tell you of whom that committee should be composed, but let them take these men and find out if they were put into the right line of education in the first place.

Q. And if not?—A. I suggest that the man be given a new course.

Q. Supposing after he has taken a new course, you find that he was not fitted for that course either?—A. If a man is impossible to handle, you cannot very well do anything with him, but I think there were a lot of men who were put into the wrong course. Some of them have taken courses on their own consideration, no doubt.

Q. Supposing a man went there and requested that he be given a certain course, and he completed that, and when he left it, and went out to work it was found that he was not suited for that business?—A. I think he would be responsible for that.

Q. You would not suggest that he be given a new course?—A. Absolutely not. If he takes the course of his own preference, I don't think the S.C.R. should allow him to attend school as long as he wants to, and try out ten or twelve different courses. I would limit his appeal to cases where the men had requested a certain course and were refused, and were advised to go into some other course. The Court of Appeal would bring that out. Personally there is a lot of talk going around about that thing. Fellows have also asked to take a course for which they were not fitted.

Mr. MCGIBBON: Just one question more in regard to that particular case. You say he was detailed to learn barbering?

Mr. NICOL: Yes.

Mr. MCGIBBON: Would he not be put under an instructor?

Mr. NICOL: No, he would be put into a shop.

Mr. MCGIBBON: Is there any supervision over them at all to know whether he is getting along all right in there?

Mr. NICOL: No, excepting that the supervisor would attend to him once a month.

Mr. MCGIBBON: You get no reports from the men you place him with?

Mr. NICOL: No. It is not so much the supervisor; it is the fact that the man applied to take a certain course and did not get it, for the reasons, as he says here, he was told that he did not have the elementary education to deal with the brass moulding course. I think the S.C.R. was doing all it could to see that he is getting properly established outside, but about the only way for the inspector to know definitely would

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be for, say, Mr. Dunlap to get into the chair and say "Give me a shave." That would decide whether he was becoming proficient or not.

Mr. MCGIBBON: There is no system under which the supervision of that man with the men with whom he was placed is reported to you, as to whether he is there or not, and whether he is doing good work or not, or whether he is inefficient and not able to work at that particular trade?

Mr. NICOL: Not unless it is these progress reports which are being circulated.

Mr. ARTHURS: Are you sure of your ground there?

Mr. NICOL: Unless the progress reports are being circulated.

Mr. ARTHURS: My information is entirely opposite.

Mr. MCGIBBON: That is my opinion, too.

Mr. NICOL: That they report themselves? In this case, what kind of a report did Nelson make—

Mr. TWEEDIE: The evidence we had last year was entirely opposite to that. It was to the effect that they furnished reports in regard to the adaptibility of the men's progress. It was pretty fully discussed last year.

Mr. NESBITT: May I ask you how long an ordinary apprentice would be in a barber shop before they allow him to shave a man or cut his hair?

Mr. NICOL: Three years. Three years before he can become an union barber. In some shops there are boys just learning the trade, and it is three years before they can become union barbers.

Mr. NESBITT: But how long is it before they allow the ordinary apprentice to shave a man or cut his hair?

Mr. NICOL: I cannot tell you.

Mr. NESBITT: Outside of the Militia Department?

Mr. NICOL: I cannot tell you.

Mr. NESBITT: You have stated that this man was there five months and had not been allowed to shave a man, or—I think the words you used were "to have a razor or a pair of scissors in his hands." Now, he would not use them on himself, and, therefore, we presume he used them on customers—how long would it be before an ordinary apprentice would be allowed to use the razors and scissors?

Mr. NICOL: I cannot tell you.

Mr. NESBITT: If you know anything about a barber shop you know that he has to be there over five months?

Mr. NICOL: But even so, three months more would not make him a barber.

Mr. NESBITT: Nothing would make a man forty-three years of age a barber, unless he knew something about the trade before he went overseas.

Mr. NICOL: If these reports were sent in by the man who employed him, and who was in a position to make close observations, we would be far in advance to what we are now.

Mr. NESBITT: You say if he had been asked he would probably have said he was getting along all right?

Mr. NICOL: His own individual statement was that he was getting along all right.

Mr. NESBITT: How would you expect the Department to find out otherwise?

Mr. NICOL: Well if the employers' reports went in from what they contained.

Mr. TWEEDIE: He was probably making as good progress as anybody else.

Mr. NESBITT: Yes, he was probably making just as good progress as anybody else sweeping up the floor, and perhaps lathering the faces of customers, and things of that kind.

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Mr. COOPER: In view of the statement of the witness that they take three years to make a barber—

Mr. CLARK: Mr. Flexman is here, and he can explain that.

The CHAIRMAN: I think we had better discuss this.

Mr. MCGIBBON: You passed this ledger over (indicating). Can you give us the history of this man Long?

Mr. NICOL: He was a labourer and he took the commercial course.

Mr. MCGIBBON: What was the length of his course?

Mr. NICOL: Eight months.

Mr. MCGIBBON: And he was not an efficient bookkeeper and accountant?

Mr. NICOL: Absolutely not.

Mr. TWEEDIE: How old was he?

Mr. NICOL: Twenty-seven or twenty-eight.

Mr. TWEEDIE: What was his business before?

Mr. NICOL: He was a labourer before.

Mr. TWEEDIE: An ordinary labourer.

Mr. NICOL: Yes, an ordinary labourer. His spelling paper—he took the test in spelling of forty words, and out of the forty words he made thirty-seven mistakes, on simple words like “scissors” and “cylinder” and those kind of things.

Mr. MCGIBBON: In reference to that other case, of a man forty-three years of age, presumably trying to get along. What object would he have in lying about his progress?

Mr. NICOL: He is a man of that kind. He is practically scared to say anything else.

Mr. MCGIBBON: He is no boy?

Mr. NICOL: He may have the mentality of a boy.

Mr. MCGIBBON: I cannot understand why he would tell you that he was getting along satisfactorily when he is not, or when he was not doing anything. He was anxious to get along. I could understand him saying that “I am not getting a square deal; I want a better deal,” but I cannot understand this other contrary report?

Mr. NICOL: I have no idea why he would do that, unless he was thoroughly disgusted in the first place, and said “I will take this up to get through,” and he thought if he could learn something about using a razor and cutting hair, then he would go into the backwoods and shave and cut hair there, and would learn in that way, after he had taken the course.

Mr. NESBITT: What is he transferred to?

Mr. NICOL: To the Reed Rattan Company.

Mr. NESBITT: That is making rattan chairs?

Mr. NICOL: Yes; porch chairs.

Mr. TWEEDIE: Coming back to this ledger (indicating). What are the complaints of this man, Long?

Mr. NICOL: He was not placed in the proper course in the first place.

Mr. TWEEDIE: Did he want to go into it himself?

Mr. MACNEIL: What disposition was made of him?

Mr. TWEEDIE: Just a minute. Let him answer my question first. Did he want to go into that himself?

Mr. NICOL: I cannot tell you whether he volunteered, or was advised.

Mr. TWEEDIE: Then how did he happen to get in?



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Mr. NICOL: He got in. I cannot tell you how.

Mr. TWEEDIE: How long did he stay?

Mr. NESBITT: What is his complaint?

Mr. NICOL: The man is not educated sufficiently to put him in that line of work. He would make a good machinist or an upholsterer, or a cabinetmaker, but as it is the time and money would seem to be wasted.

*By Mr. Nesbitt:*

Q. How did he get in?—A. Whether he was advised or went in on his own, I don't know.

Q. If you don't know why do you come here with that complaint?—A. Supposing you gave this man a spelling test, or gave him a column of figures, or asked him to open up a set of books——

Q. How did he bring up his complaint, if you don't know. The man may have asked to go into the position himself. I know men who were formerly labourers who are taking a business college course in order to fit themselves to go in for clerks.—A. But perhaps they applied for it and insisted on it.

Q. To your certain knowledge do you know whether these men asked for it or insisted on it?—A. No, sir.

Q. Then why do you bring it here?

Mr. TWEEDIE: How long was he at that course?

Mr. NICOL: Eight months.

Mr. TWEEDIE: Did he get a certificate?

Mr. NICOL: No.

Mr. TWEEDIE: Mr. MacNeil wants to know what disposition was made?

Mr. NICOL: He went to the United States and is working in a stove factory.

Mr. ARTHURS: You say the complainant was upwards of forty years of age?

Mr. NICOL: Yes, he was.

Mr. ARTHURS: Was he a nervous man?

Mr. NICOL: Yes, he was.

Mr. ARTHURS: Had he very much education before that?

Mr. NICOL: The third book.

Mr. ARTHURS: Would you consider that eight months would give him sufficient general education to fit him for a foremanship in a shop?

Mr. NICOL: I think he could never learn to be a foreman.

Mr. TWEEDIE: What are the requirements of a foreman?

Mr. NICOL: A general education.

Mr. TWEEDIE: Along what particular line.

Mr. NICOL: Mathematics.

Mr. TWEEDIE: Do you think, as the Colonel said, that a man with a third-form education could get enough mathematics in eight months, at forty-three years of age, to work out the mathematical problems in a brass foundry?

Mr. NICOL: They are principally in decimals and fractions.

Mr. TWEEDIE: Are they not required to be very accurate figures?

Mr. NICOL: I think he could have made good in the shop. If you speak to him he is perfectly sensible and——

The CHAIRMAN: I thought you suggested that he was mentally subnormal?

Mr. NICOL: No, sir.

The CHAIRMAN: I thought you complained that his answers——

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Mr. NESBITT: That in a barber shop he did not know enough to answer the questions satisfactorily.

Mr. NICOL: In so far as his general education goes, I mean. So far as stating he was getting a square deal, I don't know whether he was trying not to get the barber in wrong or not to get the Department in wrong.

Mr. TWEEDIE: In regard to Long; the man in the stove factory. What work is he doing?

Mr. NICOL: Handling stoves.

Mr. TWEEDIE: Have you any definite information about that?

Mr. NICOL: Just a letter sent to the other fellows from him—from the States.

Mr. NESBITT: Was he satisfied with his job?

Mr. NICOL: I think he is, but it is not the policy of the administration to have a man go into the educational course and come out and gain nothing.

Mr. NESBITT: I absolutely agree with that part of it, but how did he get there?

Mr. NICOL: That is what I am arguing. Stricter supervision should be given by examination or otherwise to see that the men get into the proper courses.

Mr. TWEEDIE: Are you a teacher?

Mr. NICOL: I am an inspector.

Mr. TWEEDIE: What would you suggest?

Mr. NICOL: For this man, machinery. Any machinist line, I think he would make good as a machinist, or a good cabinetmaker, where he would not need such a complete elementary education.

Mr. NESBITT: A machinist in eight months?

Mr. NICOL: That is what we are coming to later.

Mr. MCGIBBON: How is it then these two were not transferred?—A. They completed this course some time previously.

Mr. NICOL: Absolutely. As soon as I see that, I personally recommend the man should enter another course, and if possible given a course to which he would be more adapted, according to his own education and his personal ability.

Mr. MCGIBBON: How is it then these two were not transferred? They completed this course some time previously.

Q. So that as they have completed their courses to a certain degree this argument is removed?

Mr. NICOL: Yes, on account of these progress reports, but our argument has to do with what these fellows have gone through.

Mr. TWEEDIE: What I want to get at is this. If a man is taking the course for which he is not adapted and you recommend the discontinuance of this course and he is transferred to another course,—have you ever had any experience in having a man transferred?

Mr. NICOL: Not personally, no. The Department has left it absolutely with the inspectors to have a man transferred.

Mr. TWEEDIE: They do everything they possibly can?

Mr. NICOL: They do everything they possibly can to put a man in the proper course.

Mr. TWEEDIE: Have you any other cases?

Mr. NICOL: That is all I have on that point, sir. I think Mr. Newman has a case.

Mr. NEWMAN: In the case of the student taking up a vocational course—I would like to cite my own case. I am very much interested in electrical fittings and I went

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in for the electrical fitting course at the school. I saw the receiving officer and made out my ticket and he told me that at the present time I would have to go outside as they were full up, and it was impossible for me to take it.

Mr. TWEEDIE: Who was that officer?

Mr. NEWMAN: I don't know his name. I expect it is on my paper. This was in January.

*By Mr. Nesbitt:*

Q. What school?—A. The Ottawa vocational school. I said that I wanted very much to take that up, but he advised me not to. He put it to me this way: Your course will be only eight months, and at the end of that time you will only be an improver, nothing more.

Q. A what?—A. An improver.

Q. That is improved in your education?—A. Quite. An improver is a man who goes through his apprenticeship. He said, "If you have money it will help you and you can carry on." I said, "I will see what I can do." I had no money at the time. I am a married man. He advised me to take something else. He advised me to take up show-card writing.

Q. What?—A. Show-card writing. Whether I will make money at that is a question at the present time. I really wanted to take up electrical fitting. I am very much interested in that; I have dabbled in it quite a bit. Had I gone into that, I really think I would have made good. I would not have cared about a little expense to myself if I had taken that particular thing but in show-card writing there is no particular expense and I can pull through. I was advised not to take that course because I would only be an improver at the end of eight months, which was not a very good prospect for me as I am a married man.

*By Mr. McGibbon:*

Q. How long would it have taken you to complete that course?—A. Electrical fitting?

Q. Yes. A. With my knowledge, I think I could pull through and demand a mechanic's wages in a year.

Q. They would not give you that much time?—A. No.

Q. How long would they give you?—A. I could get seven months with the privilege of one month's extension.

Q. Would you have been able to fit yourself if you had had the extra three months?—A. I might have had to take the extra three months to fit myself for electrical fitting.

Q. Would your earning power have been increased as a result of the extra training and education?—A. Eight months?

Q. No, when your course was completed?—A. If I had had a year, I would have been re-established.

Q. And re-establishment would have increased your earning capacity?—A. That I cannot say.

Q. Give us an approximate idea; approximately how much would you get?—A. At the trade?

Q. Yes. A. Seventy-five cents an hour.

Q. How much were you getting previous to the war? What was your earning power then?—A. I do not think that is a question I need answer.

Q. Are you not going into that with a view to increasing your earning power?—A. I am not a pensioner at present.

Q. Then what was your idea?—A. My idea was to become re-established and take up something at which I could earn a wage to live on.

[Mr. H. C. Newman.]



*By Mr. Tweedie:*

Q. What would your duties be?—A. Electric light fitting, running wires and putting in lights.

*By Mr. Nesbitt:*

Q. The ordinary work of an electrician?—A. The ordinary electrical fitter's work.

Q. As a matter of fact, we have a great many instances where vocational training has continued longer than eight months, if a man is making progress?—A. Quite. At this fitting, if a man goes to work at outside employment, and gets his employer to put up so much money per month—you see, gentlemen, these are the rules; there is a certain amount of money allotted to each student according to whether he is single or married and how many children he has. At the end of that time, when that money has been expended at so much per month, your course is finished.

Q. As I take it, you think that at the end of eight months it would be necessary for you to get employment to a certain extent from somebody in the business that you are anxious to take up?—A. Quite.

Q. Would that not be a much better way of learning the business?—A. It would be a much better way if you could get a much longer course, but no contractor in this place at the present time will employ a man who is just finishing his course at the vocational school. I can give you cases now by the hundred.

Q. They would not employ him at full wages, but they would employ him, give him something to do?—A. That is a question. They might employ you but not give you anything to live on.

Q. Would the Department not supplement the wages?—A. They do not supplement them at present.

Q. Don't they?—A. No, sir.

*By Mr. McGibbon:*

Q. Take the electrical companies in Ontario, the Hydro-Electric and the local plants, they do employ men who have had no experience. They take them on to teach them?—A. They take them on and teach them. I am only quoting what the receiving officer said to me.

Q. I know that because I have helped a number of boys to get on. After eight or nine month's training, granting of course that you would be efficient, you would be better off than you would be without taking this at all?—A. Oh, yes.

*By Mr. Clark:*

Q. What was your occupation before the war?—A. A freight clerk.

Q. What was your disability?—A. Frost-bite and rheumatism. I am not in receipt of any pension. I was an Imperial officer, and am not in receipt of a pension yet.

Q. What reason did they advance for not allowing you to go in for electrical fitting, outside of the fact that the course was not long enough to fit you?—A. Simply that the shops were full, and they could not place any more outside.

*By Mr. Tweedie:*

Q. When you went to have your course you met the receiving officer and discussed this with him?—A. I did.

Q. After discussion it was thought that it would be better for you to take the other course rather than this one?—A. It was not a case of that kind at all. I wanted to go into electrical fitting, but when one puts it up to you the same as it was put up to me, that you will be only an apprentice when you have finished your course, and you are a married man——

[Mr. H. C. Newman.]

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Q. Yes, he told you all these facts, and after discussion you arrived at the conclusion that it would be better for you to take the other course?—A. I did not arrive at any conclusion at all. It was the only alternative I had, sir. I wanted to take the course because I was not employed.

Q. What I want to get at is this: You think that if you had taken that course you could have come out as an improver at the end of eight months?—A. As an improver.

Q. And you could have taken your course?—A. Yes, if I had no been told that the places were filled up.

Q. Your fault is not so much with the direction of your course as it is with the fact that the time of training was insufficient to enable you to earn a journeyman's wage?—A. That is a great point; that is a great factor indeed.

Q. It is the main point, is it not?—A. Yes. I can bring you cases by the dozen where men have asked for some different course, and they have been absolutely persuaded to go into something else. I am president of the Ottawa Vocational Students' Board, and know what I am talking about.

*By Mr. Nesbitt:*

Q. Can you give us some of those cases?—A. I will get them for you.

Q. Will you submit some of those names?—A. I will, sir.

*By Mr. Tweedie:*

Q. Don't you think that some men would apply for a course for which they are wholly unfitted?—A. Quite so.

Q. And that it would be well if they were directed by the vocational officer into something for which they were fitted?—A. Yes, but I do not think one man should make out one man's papers; I think there should be two or three together, and they could examine the man and find out exactly what he knows.

Q. Would you go to the extent of saying that when a man makes application for a vocational course he would be allowed to determine himself what course he shall elect?—A. No, sir; with the advice of a committee.

Q. So far as your personal experience is concerned, would you say that the vocational officers are not trying to do everything they possibly can?—A. I would not say that, sir.

Q. Mistakes occur?—A. Yes.

*By Mr. Clark:*

Q. Did you not go before a Disablement Board?—A. I did.

Q. How many were on it?—A. Two medical officers and one vocational officer.

Did the medical officers say anything to you about going into electrical fitting?—A. No papers are made out like that.

Q. Did he give any physical reason why you should not go into that?—A. No, sir.

Q. Your physical disabilities did not prevent you?—A. Not at all. It was just a question that I was advised on that point, sir.

*By Mr. Nesbitt:*

Q. You recommend, as I understand it, that there should be three men to advise every student who wants to take vocational training throughout the length and breadth of this country?—A. I do not think it would take more than one officer, but when you go into an interviewing office there are always two or three interviewing officers in the place.

Q. You have just told us that there was only one?—A. There are two in the office, but one deals with the men, sir.

[Mr. H. C. Newman.]

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Mr. MACNEIL: Your point is that from observations made and from complaints received by your Committee a large number of men go into occupations for which they are unfit.

WITNESS: Quite.

The CHAIRMAN: No. 3 (reads): "That vocational training be extended to twelve months or until the student is thoroughly efficient, and that the last three months of the term be finished with a business firm so that the students will get practical training and that the remuneration for the last three months be paid by the Government. Also that the option shall be given to all former students of returning to complete such extended courses."

Mr. STALFORD examined.

WITNESS: In this connection, Mr. Chairman and gentlemen, if you will just bear with me a moment—

*By Mr. Tweedie:*

Q. Mr. Stalford, will you just tell us your position before we start?—A. I was just going to do that. In January, 1919, the Information and Services Branch of the D.S.C.R. was formed and I was made District Representative acting in conjunction and co-operation with the Ontario Government and the Labour Bureau, forty-five King street, Toronto. Since that time we have handled quite a number of returned soldiers and particularly vocationally trained students, and after interviewing these men, I have come across quite a lot of specific cases of men who are having difficulties in being re-established after they have been vocationally trained, stating that their extension of vocational training—or at least the whole course of vocational training—was not sufficient to warrant them in getting into the occupation they were trained for. In this connection I found after taking up my duties in the office that the disabled man applying to the Labour Bureau was more or less at a disadvantage. He possibly had some disability and was handicapped to compete in the open labour market with men physically fit. I made recommendations to the head of my department and these recommendations were concurred in and adopted. And the handicap section, at least the section known as the handicap section, was inaugurated for the handling of these cases. In handling the handicap cases we found that forty per cent of the men we have handled, approximately, have had vocational training and they have been unable to obtain employment in the occupation that they were trained for. In the general employment as it affected my own office on King street, I did not keep any particular record with regard to vocationally trained students, believing I was not called upon to do so; but for my own information in the handling of the unemployment dole from December 22 to April 24, a query arose in my mind why so many vocational students were applying for the unemployment dole, in view of the fact that they had had the course. In questioning some of these men I found practically the whole thing was done and the course was insufficient. They were insufficiently trained. And that is why I would strongly support the clause in this recommendation to be adopted. Now, Mr. Nicol has touched upon the point that I have in mind and that is this: granted the Soldiers' Civil Re-establishment have done good work with regard to vocational training and everything else—I have no criticism to make at all—but in all walks of life you will find there is a man who is not mentally and physically fit the same as the rest of us. That boy has to be taken care of. He has possibly passed through the vocational school. The result is he is unable to obtain a position when he comes out. My figures show on file at the present time that at least eight thousand



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men, approximately, have been issued certificates; and out of these eight thousand there were, approximately, sixteen hundred men who had vocational training and were on the unemployment dole. I think that should not be, in view of the fact that considerable money had been spent in these men's behalf. Now, they have applied for unemployment dole money. This is another reason why I question these men personally to find out what the difficulty was. In that connection I have taken this at random, and in submitting this I do so without making any criticism to apply to the Soldiers' Civil Re-establishment or any department connected therewith; but with the earnest desire to prove my point that these men have not been trained—their extension of training has not been sufficient—to warrant them following the occupation they were training for. This is a list taken at random of men who have been vocationally trained but have been placed in that occupation as you notice in the column by our own department.

*By Mr. MacNeil:*

Q. How many cases?—A. I believe there are approximately, eighty or ninety—close to one hundred. This is a list in connection with the handicap section showing the disabilities and showing now the occupation they are following. I draw your attention to one point there with regard to a man who has had an amputation, because it is impossible to get him any other position than an elevator operator or a watchman. This is a list, approximately, of one hundred men who are on file at the present time awaiting employment and showing the course that they have been trained for.

*By Mr. Tweedie:*

Q. Vocationally trained men?—A. Vocationally trained men.

Q. Are the ninety included in that one hundred?—A. No, this is a separate list entirely, and they are included in this list.

MR. NESBITT: You had better hand that in to the Secretary and have it embodied in the record.

*By Mr. Tweedie:*

Q. Are the ninety employed now?—A. No, sir, I took the list from my records on March 1. Some of them possibly are employed at the present time. I would not say that.

Q. That is March, April, and May; three months?—A. I took it immediately after the unemployment, and during the term of the unemployment dole.

Q. The unemployment allowance expired in what month?—A. April 24. It was just drawing to a close at the time.

Q. You made up all these lists on the 1st of March?—A. Yes, I believe it was around March 1, this list was made up around March 15, but they were on file from March 1 showing they are not old applications.

Q. Can you tell us how many of these men are out of employment at the present time?—A. I would say approximately that sixty per cent are unemployed.

Q. Have you the figures?—A. No, I have not the actual figures. It is not part of my duties to compile this. I simply give this as an illustration.

Q. Your definite information is based on March 1, but you have no definite information since that time?—A. No, this list was compiled on March 15 as taken from our records on March 1.

Q. But you have not followed these men up since?—A. No. These men would automatically become cancelled under the unemployment regulations.

Q. I suppose you will admit that three months is a pretty long time to cover over. All these men may have been employed in the meantime.—A. I can safely say, without fear of contradiction, that if I traced these men I would find thirty per cent unemployed in the occupation that they were trained for.

[Mr. S. Stalford.]

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Q. Thirty per cent unemployed? That would be how many men?—A. These are at random out of my file.

Q. I want to get at the true facts of the thing.—A. To give you a concrete case—during the handling of the unemployment dole we have somewhere in the neighbourhood of sixteen hundred vocational students out of the total applications; and there were eight thousand three hundred and ninety-two certificates issued.

Q. That is for the allowance?—A. The unemployment allowance.

Q. The Emergency Fund?—A. Yes.

Q. That is what you referred to as doles?—A. Yes.

Q. The appropriation of the Government to relieve the unemployed?—A. Yes.

Q. There were eight thousand men at the time?—A. Eight thousand three hundred and ninety-two certificates were issued.

Q. Which number would indicate that there was quite a lack of employment generally throughout the country?—A. I would not say lack of employment generally for this reason: these men have been trained for a specific occupation.

Q. Were the eight thousand men trained?—A. No, not the eight thousand; but among these cases there were men who have, possibly, peculiar disabilities and it is hard to fit them or adapt them to peculiar occupations. And when you speak of general employment you have to include a man who is a labourer or a carpenter. But I find in these cases that the majority of returned soldiers are handicapped with a minor disability of some description which prevents them accepting any employment which happens to be in existence at the time their application was received.

Q. Would you say this man did not procure employment because of the disability?—A. In the majority of cases.

Q. Of the returned soldiers?—A. That was one reason why we inaugurated the handicap section—to give them special attention.

Q. For the eight thousand men?—A. Oh, no, not the eight thousand men.

Q. How many?—A. As I say, there would be practically about sixteen hundred.

Q. The balance of the eight thousand were out of employment?—A. Yes.

Q. There were a large number of returned soldiers out of employment, and they were out of employment why?—A. In some cases I say they could not get employment in their own occupation. If they were to accept any available employment, whether it be in their own occupation or not, in these cases their disability prevented them from doing so.

Q. That is of the 1,600?—A. Yes, the 1,600 would not be classed under general employment.

Q. Was there employment for everybody in the country?—A. No, sir.

Q. And the reason that fund was established was to relieve against the lack of employment?—A. Yes.

Q. And there were many men out of employment, both soldiers and civilians, who were perfectly qualified to work if they could procure employment?—A. There was at the commencement of that fund.

Q. And amongst this unemployment you find there were 1,600—A. Approximately, vocationally trained.

Q. Is it fair to assume that part of that 1,600 were out of employment by reason of the fact that there was no employment for them?—A. My point is this: you are getting astray from my point—

Q. I am asking you a question; would it be fair to assume that of the 1,600 vocationally trained men who were out of employment, they were out of employment by reason of the fact that there was no employment for them?—A. No. Often their courses had been extended to sufficiently train them in the occupation they were trained for, but I dare say fifty per cent of them would be working at that time. Here, for instance, you take the variation of trades, as we have it—

[Mr. S. Stalford.]

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Q. That is exactly my point; that some of them were out of employment by reason of the fact that there was no employment for them?—A. And some were out of employment because they were not sufficiently trained.

Q. Put that down at 50 per cent; fifty per cent of 1,600 would be 800; so that your point is that 800 of the vocationally trained men of the City of Toronto were out of employment in that city by reason of the fact that their course of training had not properly fitted them?—A. I would not say that. You are kind of fetching that thing down, more or less dissecting it. I am taking the figures at random, and you are taking them as being authentic.

Q. I am taking your statement that there were 800 out of employment because the training was not sufficient to enable them to carry on work?—A. I think so, because I think if I go over the files I could find 800 and no employment for them.

Q. How many of these men were vocationally trained in Toronto?—A. I have not any idea.

Q. What is your suggestion?—A. My suggestion is this: it has been proven by our service overseas—or, at least, as was brought out in army manoeuvres—we always had to have a mopping-up party. Let us take, for instance, in this case the Department of Soldiers' Civil Re-establishment; I say in all fairness to the department that they have done everything possible, but there are bound to be some who possibly have not been in the case that Mr. Nicol has pointed out. The interviewer has possibly advised them wrongly or possibly they have been misjudged, and their course is not extended. My suggestion would be to appoint a Board, and I feel sure if the different organizations were approached they would willingly act on that Board, and the Board would be the authority, or the mopping-up party, as it were, of the men who were re-established. Take the man who represents the union, he would tell you whether this man as an electrician improver, would be able to carry on at that trade, or ever would become an electrician. Take the man who represents the Trades and Labour Council, he could take the trades aggregated together, and he could pass judgment on them. Take the man from the C.M.A., possibly he might find this man was not sufficiently trained to follow any occupation, but they will find some occupation for him possibly among the different industries or different manufacturers. Take the representative of the D.S.C.R., he would be there with the man's file and record, to show exactly what was done on his behalf; at the same time to have two representatives of the returned soldiers, who, in turn, possibly could present his case in a better light than the man himself, for his own satisfaction, that Board to be absolutely authentic with regard to deciding as to the man's future. They could recommend suitable vocational training that this man should have six months training, and so and so, or decide that this man should never be trained, that this man will never be any good in anything, and they would recommend that he be sent over to the disablement Board, probably to be adjudged as a functional or problem case, and the same would apply to the man who represents labour; he will say, "This man will never become a proficient mechanic, we would not recommend him for so and so." You are then getting near the authentic facts, and this mopping-up will clean up the balance that is left, and do away with the dissatisfaction, which seems to be rampant at this time.

Q. Mr. Nicol suggested a board of appeal. You call it a mopping-up party?—A. Yes, I simply put it in that light. Returned soldiers will understand what I mean. We have to look after a few stragglers left. I do not mean to mop them up as we did overseas. I mean to take care of them.

Q. You and Mr. Nicol agree as to the method that should be adopted. Mr. Nicol says that for those who are taking the training the period should be extended to twelve months. You agree to that?—A. I should say indefinitely. I would not put any figure.

[Mr. S. Stalford.]



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Mr. NICOL: I did not say the course should be extended to twelve months.

Mr. TWEEDIE: The recommendation is twelve months.

Mr. NESBITT: There is a typewritten recommendation.

*By Mr. Tweedie:*

Q. In regard to those who have been released or discharged from the schools and are out working, Mr. Nicol says if they are not fitted for the work and have not been re-established, that they should appear before the Board of Appeal, which Board should determine whether or not further vocational training should be given. That is practically your suggestion?—A. Yes, it is.

Q. You all agree on that?—A. Yes.

Q. But I suppose you realize that the vocational training officers have done everything that they could reasonably do, and that their desire is to assist in vocational training in every way they possibly can. Of course errors will creep in?—A. I have concrete cases here. During the handling of the unemployment dole we had what was known as the "B" certificate. That was issued to a man to augment his salary, providing the fact was proven that he was not earning sufficient to maintain himself and family. I asked him to bring me that letter, to confirm, before issuing the "B" certificate, for my own protection. I never issued a "B" certificate until I received that letter from the firm. I have received several letters from firms stating that these men, although vocationally trained, are only able to earn, in several instances, fifteen dollars a week, although they have had six or eight months' training. I have the case of a man who is a tire-vulcanizer, taking up a case of tire-vulcanizing. The firm recommended that he be given assistance under the "B" certificate after he had completed his course, as they could only pay him five dollars a week during the winter months. Whether the firm was taking advantage of the Federal Emergency Fund or trying to do the best for the man himself remains to be seen. I would not question either one of them.

Q. Your "B" certificate would bring his allowance up to the difference between the pay he was getting?—A. Yes. Then there is another one here. I have a letter from a firm stating that the man had had six months' training, and they had asked the department to extend his training for three months, and the department had not seen fit to do so and asked me to assist him in some way. Under the "B" certificate I never took that case up with the department, in view of the fact that I did not like interfering with the vocational department. It is not my duty to do so, but at the same time possibly if the case were investigated, it may, as I say, be another case of where the firm were trying to take advantage of the fund. I would not like that to go on record.

The CHAIRMAN: Do not say anything you do not want to go on record, because it all goes on record.

*By Mr. Tweedie:*

Q. You have not given any names?—A. No.

Mr. STALFORD: In this connection, in the case of employing a man at five dollars a week as a tire vulcanizer it seems to me he must be worth fifteen dollars if they are going to keep him on the pay-roll at all. That is why I say it is somewhat of an imposition.

Mr. TWEEDIE: You referred to another class which I understand you called the handicapped class.

The WITNESS: Yes, we find, as employment goes on that we have more or less of a screening process. A year ago the men went through a coarse screen, and as the time goes by that screen is becoming finer and finer and each man is trying to get

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into his own vocation, and we are making the screen so fine at the present time that we cannot get anybody through.

Mr. TWEEDIE: What is your suggestion?

Mr. STALFORD: My suggestion in order to deal with a man in the handicapped class—take my own case, an amputation case—if a man comes in with one arm off—we have a man there with an arm off who could interview him accordingly, and suggest what he was best fitted for. If a man had a leg off we were in the same position; if he had two legs off I had a boy there with two legs off who could handle that handicapped case and who could gain the confidence of a man and the two of them together could decide on what was best to be done for their re-establishment. In that regard I would suggest very frankly in regard to the handicapped cases that it affects the Soldiers' Civil Re-establishment under the Information and Service Branch and that it be continued because it is proven that they have done wonderful work, and I have been informed that the branch of the Information and Service Branch was to be demobilized on the 30th of June and would go out of existence—that is the handicapped section—and I don't know by whom that work would be taken over.

Mr. TWEEDIE: To follow it up?

Mr. STALFORD: Yes.

Mr. NESBITT: I would like to ask you what your position is at the present time?

Mr. STALFORD: District Representative of the Information Service Branch of the D.S.C.R., forty-five Queen street west, Toronto.

The CHAIRMAN: Shall we adjourn until four o'clock?

Mr. TWEEDIE: Number 4. Is there anything new to come before the Committee in regard to number four?

The CHAIRMAN: Perhaps there is.

Mr. STALFORD: Yes, I think Mr. Nicol and Mr. Newman have something.

Mr. NESBITT: This same question has been before us already. It is the same question. Do you want these gentlemen back?

The CHAIRMAN: Yes, I think they had better come back this afternoon.

The Committee adjourned until four o'clock.

## AFTERNOON SESSION

The Committee resumed at 4 o'clock, the Chairman, Mr. Cronyn, presiding.

*Other members present.*—Messieurs Arthurs, Brien, Cooper, Green, MacNutt, Nesbitt, Peck, and Tweedie—9.

The CHAIRMAN: I think we had better go on with the evidence and make some progress.

Mr. NESBITT: The evidence is all taken down.

The CHAIRMAN: Yes, the evidence is all put on record so that the other members can see it.

Mr. WHITE: We are starting on number four I think.

Messrs. STALFORD, NICOL and NEWMAN, recalled.

The CHAIRMAN: I think we reached clause four.

[Mr. S. Stalford.]

Mr. S. STALFORD examined.

*By Mr. Nesbitt:*

Q. I just want to ask a question of the witness who was up when we quit. Why should not the remuneration of the last few months be paid if a man is out in practical business?—A. If he is in a practical business?

Q. Yes, if he is taking practical work with some corporation or company?—A. In that connection I would recommend that most men get remuneration for six months. To illustrate that point, and to make it easier for a manufacturer to assist in the re-establishment of vocational students, I would state this that some firms in Toronto at the present time have adopted the system whereby a man is taken in for a period of six to eight months' training. If that man is producing to any extent at all, he is given a credit balance at the end of each month showing what he is producing along the lines of the industry. At the same time he is taking his vocational training. When his course is completed, say six or eight months, and it is shown that he has a credit balance of a certain amount of money, they immediately place him then on full pay for that particular vocation that he has been trained for, and the balance that has accrued from his production during the course of vocational training is placed to his credit to augment possibly the fact that he is worth two-thirds of the value of the occupation referred to as a producer.

Q. They placed him on full pay?—A. Some of the firms are doing that. Other firms I find possibly pay the man a bonus if he is in a practical industry each month. This takes the place of paying the man a bonus, and at the same time if he lays off a day or two days that is deducted from the credit balance. It is generally summed up at the end of his training that he has large enough credit balance to carry him without any direct loss to the firm for another period of six months.

*By Mr. Tweedie:*

Q. Mr. Stalford, all the money he would get to live on for the last three months would be what the Government would pay him?—A. Yes.

Q. Suppose, after twelve months, he decided he was not going to stay in that factory, what would become of that balance of credit?—A. As a rule—I do not think there is one case—I know of this particular firm—I am not in a position to divulge their name—where that has occurred.

Q. Just assume that it did occur, what would be done with the credit balance?—A. I suppose if such a thing should happen, a man would be given that credit balance at the termination of his employment. Instead of giving him a bonus, as some do, at the expiration of his vocational training, they would possibly pay him his balance if he decided to sever his connection with the firm.

Q. They use the fund for this purpose. Where a man goes out into a factory for the completion of his training he is paid so much by his employer—the difference between what is paid by the employer and what he would get in the school, and the vocational training pay is made up by the vocational training department. How does it differ from that?

Mr. NESBITT: He advocates that he gets full pay all the time of the vocational training.

WITNESS: It simply resolves itself down to this that it is in support of the recommendation of the continuation of the course—the continuation of vocational training.

*By Mr. Tweedie:*

Q. Your proposition is practically this, that for the full period of months the student gets the full allowance if he is a single man or a married man, and anything that he received by way of remuneration from his employer shall not be taken into consideration?—A. That is my point exactly.

[Mr. S. Stalford.]



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*By Mr. MacNeil:*

Q. Mr. Stalford, evidence was given at the last Parliamentary inquiry that the vocational branch provided facilities for the employment of all graduates from vocational training. Why is it that such a large number of vocational students have been referred to the Information and Services Branch to be placed?—A. Possibly, because we have special facilities for placing the men. We have, you understand, in the Labour Bureau—we are constantly in touch with every industry—not only in close touch with the industry, but with the different vocations in that industry or such different occupations which would effect the disability cases that that industry could use. And in that way we take the man with a special disability in our car and take him out to the firm, introduce him to the head of the firm and to the foreman, and the foreman shows him the work he has to do and has a special interest in him. These cases, in my own department, have all been handled by handicap cases themselves. The man who interviews the applicant is the man with his arm off. He knows what he has gone through and is better able to advise that man, and the man will receive with more confidence any suggestion he may make.

*By Mr. Tweedie:*

Q. At the same time, does the vocational branch follow up these men whom your office handles?—A. They are supposed to; so far as to what they do I am not prepared to say, but sufficiently is seen in the fact that the men are applying to the Labour Bureau for employment.

Q. Reference to the Information and Services Branch is an additional benefit to those men who take the vocational training?—A. That was my point this morning; that we take particular pains in handling vocational students because we feel that they are handled already by one department better than they could be handled by another.

*By Mr. MacNeil:*

Q. Might I ask whether or not there is co-ordination between the different branches to make sure that a man is suitably placed?—A. There practically has not been any co-ordination. We are in a position in the Labour Bureau as being representative in the capacity of advising a returned soldier. We have no authority to place a man in employment, and it is simply on our advice that he is placed in employment.

*By Mr. Tweedie:*

Q. Whom do you advise?—A. The returned soldier applicant—I believe under the Act at the present time if a soldier applies to the Labour Bureau whether it be for employment, adjustment or anything else he must first of all be referred to a returned soldier representative in that matter. It may be medical treatment, vocational training or employment or whatever the case may be. He simply advises in his estimation what is the best course for him to pursue. Reference was made to land settlement in the case of this man Cook. That man was referred to the office in the usual course of procedure. He was referred to me and the case was referred to the proper authorities for adjustment.

Q. Who referred it to the proper authorities?—A. Myself as representative, would refer him to the proper authorities who would attend to his case.

Q. Did you communicate with the authorities or would you as a matter of practice?—A. It is generally all done by telephone or introduction card.

Q. Yes, you get in touch with the Department to which you wish to refer?—A. Absolutely.

Q. There is co-ordination between your Information and Service Bureau and the various branches to which the man is referred. It is your duty to get in touch with the various branches and advise them and also advise the man?—A. Yes, but at the same time we have a certain amount of applicants who re-apply to us and state

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they cannot get adjustment. For instance, a man might be referred to the After-care, Department of the Vocational Branch for a position, and the position is not suitable to him. He eventually drifts into the Labour Bureau for a position and our representative picks him up. We find that he has been a vocationally trained student and we place this special handicap section to be used in his behalf in getting employment.

*By Mr. MacNeil:*

Q. You spoke of a large number of men who were vocationally trained and who were drifting into the ordinary labour market; and you say that these men are not referred by the Vocational Branch to your Branch. They go in of their own accord. Have you any evidence of their being followed up in their new vocation by the Vocational Training authorities?—A. I have not; they practically go in there of their own accord.

Q. Is it your opinion that these men are breaking down in their new vocations largely because of lack of sufficient training and because of the general labour condition?—A. It is.

Q. Have you had a conference with the other officers of the Information and Service Branch to learn whether such conditions are general throughout Canada?—A. Labour, as it affects my office, as I stated this morning—

Q. Have you had any conference with the officials of your Branch throughout Canada?—A. Yes, I believe the same condition exists throughout all the Information and Service offices. The Information and Service Branch has practically proved itself an adjustment bureau for the other departments, the S.C.R. or anything else. If the man cannot get satisfactorily adjusted in anything that he may apply for, he eventually drifts back to us to see what we can do for him.

*By Mr. Tweedie:*

Q. Is it not the duty of that Branch to attend to all returned men who go into the Labour Bureau? Is that not what the Information Branch is for?—A. Yes, to create those adjustments, to look after the man, and advise him further.

Q. And no doubt you do the very best you possibly can for them?—A. Well, on my staff, out of a staff of 22 men, 11 of them are amputation cases.

Q. You have no complaint against the men who are under you as to not using their very best efforts on behalf of those men?—A. I have not, because they are all experienced labour men who worked by their own hands before enlistment, and through disability are unable to follow their pre-war occupations. I feel that they are better able to advise men who are practically in the same position as themselves as to what is best for their future.

Q. And they do it without any fault being found?—A. Absolutely.

*By Mr. Nesbitt:*

Q. Would you explain shortly what are the duties of your Branch?—A. The duty, as I outlined this morning, is this: the representative in the Employment Bureau is there to advise all returned soldiers who apply there. The majority apply for employment, but we have occasions where the men come in simply for adjustments, as I stated before.

Q. Is that not your duty, what you are there for?—A. Yes.

Q. Why do you complain that these men come to you?—A. I am not complaining. I have made no complaint at all. As an employee of the Government, I certainly do not want any such impression to go out.

Q. You did complain that there was no co-ordination. Who else would there be to look after those men who have fallen down, except your Department?—A. The Vocational Branch. The Vocational Branch is supposed, I believe, to be responsible for placing a man in the position he has been trained for.

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Q. And they have done the best they could?—A. Yes, and we have to handle the surplus or overflow.

Q. You belong to the S.C.R. as well as the Vocational Branch?—A. We are under the Soldiers' Civil Re-establishment.

*By Mr. MacNeil:*

Q. Is it not true that from the opportunities you have had of making observations in regard to employment conditions, that further effort is necessary in respect to Vocational Training to secure positions for those men who have been vocationally trained; they are not holding their own in the general labour market.—A. I think I made that point quite clear this morning. I am not here to criticize the Department in any way at all. It would not look well for me, an employee of the Department, to criticize my own Department; but we have an overflow of men who have been vocationally trained and who have broken down in the vocations for which they were trained, and are unable to follow the vocations for which they have been trained. That fact has been proved. As I stated this morning, we handle those men, and they applied for unemployment money from the Federal Emergency Fund. These are the men that I am particularly anxious about to see something done with regard to taking care of every one of them. We do not want them left unattended to.

Q. You spoke of the demobilization of the Information and Service Branch. Would it be safe to demobilize that branch under present conditions, in view of the fact that a large number of disabled men still require special care?—A. At the present time it will not meet with any great calamity, as regards returned soldiers, but I am afraid of next fall and next winter when you will have a larger number of student graduates.

*By Mr. Tweedie:*

Q. What you suggested this morning was that the men were gradually classified and placed, but that there would be a residue who would require special attention. These were handicap men, and you thought that the handicap branch should be kept on to look after those men?—A. I claimed that there should be a branch entirely separate from the Vocational Training Branch or any other department, just the same as you have the vocational training separated to handle handicap cases by handicap cases.

Mr. MACNEIL: I think, Mr. Chairman, that Mr. Nicol has some further evidence to submit.

Mr. NICOL: I would like to show you a boot prepared by a boot-maker who had an eight months' course. (Produces boot.) His claim is that he received insufficient training. The girl who owns this boot cannot get her foot into it. He omitted to take the first sole off before he put the other on. The first thing he should have been taught was to clean the old sole off before he put on the new sole.

Q. Is this man in business for himself?—A. In Kingston.

*By Mr. Nesbitt:*

Q. Are you a shoemaker?—A. No, sir.

Q. Then your criticism as to the making of shoes is purely a matter of opinion?—A. Purely a matter of opinion, and a matter for the customer himself. A customer would never come back again to a returned soldier if he produced work like that. They went in the first place for patriotic reasons to support the veteran. This man had taken an eight months' course, and is trying to run along himself, but unfortunately he has not turned the work out satisfactorily.

Q. Would you say that that is the fault of the department, or simply stupidity on the part of the man?—A. No, sir, insufficient training.

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*By Mr. Tweedie:*

- Q. Have you never seen shoes come back badly repaired?—A. Quite often.  
 Q. From first-class factories?—A. Yes, quite often.

*By Mr. Nesbitt:*

Q. Did you ever see any come out of factories that did not fit?—A. Yes, but this man is repairing boots, not making them. He has put on the new sole without taking off the old sole, and the girl cannot get her foot into it.

MR. NESBITT: I have known shoemakers who have been at their trade for twenty-five years do the same thing, lots of them. You have to pay more if you have the old sole taken off and a new sole put on.

*By Mr. Brien:*

Q. Have you many cases like that?—A. No, not very many cases of this kind. There are very few students who will take the shoemaking course. This is the case of a man who has gone into business himself. I know six people who took their boots to this man and who will never take them again. One of them had a \$15 pair of boots spoiled. It is not only hard on the man himself, but the business will drop off, and it is hard on the people who take their boots to him if they are returned in this condition.

Q. You think that the man selected the wrong trade, or that he was insufficiently trained in that course?—A. I would not be a bit surprised. I think that if the man had got sufficient training he would make a good cobbler.

Q. Do you not think he got sufficient training to be a good cobbler?—A. No, sir. I do not think you can turn out a good cobbler in six or eight months.

Q. Have you brains enough to put that heel on inside of twenty-four hours?—A. No, sir, I do not think I could.

Q. I think I could, and I have never put on a heel.—A. And the sole too, put this heel on too?

Q. I think I would have experience enough to put that heel on properly in twenty-four hours' time.—A. Maybe you are one of the cases I have mentioned; you have to take into account a man's physical and mental capacity. Some men would take a year or more.

Q. I am trying to find out whether the man selected the wrong trade and whether he had brains enough to carry on that business?—A. I do not think he needs brains, sir.

Q. After eight months' training he should be able to put on a heel?—A. It is not only the heel, it is the sole too. He has not had the same training as the man who has been in the business for years, and he is not turning out the same work as the ordinary boot-maker, and yet he is in competition with him.

*By Mr. Tweedie:*

Q. Would you expect him to strip off the sole first?—A. I understand that should be done. It should be taken off before the new one is put on.

Q. I have seen many shoes re-soled and the old sole had not been taken off.

*By Mr. Brien:*

Q. You mean the damaged portion of the sole?—A. You can see (pointing to the shoe), it is raised an inch exactly where the ball of the foot comes. It is impossible to get the foot in.

Q. It is raised an inch?—A. Practically an inch. I spoke to the man personally. He said he had never received instruction regarding it, not the instruction he would have liked in order to handle different kinds of boots that came in. All kinds were coming in that he had never handled before.

[Mr. S. Stalford.]

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*By Mr. MacNeil:*

Q. Would that man have any opportunity of getting an extension of his course if he was not efficient in that trade?—A. Not for the standard course.

Q. What are the regulations in that respect?—A. The regulations in that respect would cover his case accordingly.

*By Mr. Nesbitt:*

Q. Do you think that he should get more training if he did not know enough in eight months to put a sole on?—A. Absolutely, yes.

Mr. NESBITT: I do not agree with you at all.

*By Mr. MacNeil:*

Q. Could he not get an extension for eight months? We were given to understand that he would get an extension even up to a year. What are the instructions issued?—A. The instructions issued, so far as I understand from a District Vocational Officer, are that the maximum course would be eight months. This would be an extension of the ordinary six months' course.

Q. There is no opportunity to get an extension to more than eight months?—A. There is for special reasons, shortage of material, or anything of that kind.

Q. It is not based on a man's competency?—A. Not at all.

*By Mr. Tweedie:*

Q. Could you not recommend a case to the central office and ask for an extension of time for that particular case?—A. You could, but the regulations are—well, they go in the front street and come out on the back street.

Q. Could you not do that?—A. Yes, I could do that. I know of cases that are turned down for insufficient reasons.

Q. Do you know cases where the course has been extended?—A. For good reasons, sir?

Q. Yes?—A. Or on account of the man's competency?

Q. For any reasons?—A. I have put in applications for my own students for eight months. I will give you a case of a fellow named Rowley. He took a course of eight months in bookkeeping. He was an exceptionally bright boy and he wanted to take up higher accountancy. I applied for him to get the higher accountancy course, but it was turned down unfortunately. That student is now taking higher accountancy at his own expense.

Q. Higher accountancy is a separate course from bookkeeping?—A. Absolutely.

Q. And he wanted to get the two courses?—A. Yes, he wanted to benefit himself by it.

*By Mr. MacNeil:*

Q. Are the regulations in contradiction to the statement issued by the department? What are exactly the instructions as to eight months?—A. The instructions regarding the course are that the maximum course shall not be a blanket authority to grant any man up to eight months. I will read you the instructions.

"Procedure of vocational retraining—section B 17—extension of' courses.

1. Eight months will be considered the standard retraining course. Vocational and District Vocational Officers are authorized to grant extensions to men taking courses of less than eight months whenever it seems desirable to do so, in order that they may be properly trained, up to a total period not exceeding eight months.

2. The department reserves the right to cancel such extensions should circumstances appear to warrant it.

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4. Men taking industrial re-training may be granted an extension of course to compensate them for the loss of time occasioned by the Christmas holidays if deemed necessary.

5. When a course is suspended for a period of two weeks or more for any legitimate reason, it should be automatically extended for the same period."

Unfortunately, that does not apply to the man who has an aggravated continuous illness, who is half a day here and half a day there. He does not get the automatic extension.

"10. The privilege of giving an extension up to eight months must not be regarded as a blanket authority to give every man an eight months' course, regardless as to whether the period is really necessary.

"11. Should any extension granted by the V.O. or the D.V.O. appear to the case superintendent to be irregular, due notification to that effect will be sent to the unit concerned, and the extension cancelled if circumstances appear to warrant such action."

That is to say that the actual people in touch with the situation, the inspector or the principal, their decision is overruled by the case superintendent.

"12. A careful check of the number of extensions granted under this authority is kept at the head office, and any apparent abuse of the privilege will be taken up with the unit concerned."

I think that is really coming up the front street and going down the back street.

*By Mr. Tweedie:*

Q. If irregularly granted, they can see it is adjusted?—A. That practically gives the Vocational Officer to understand that the maximum course is eight months, but with the standard vocational course, they consider that a man should be able to go into the open market after eight months' course.

Q. No, my point is this: The vocational officers of various schools have the authority to extend the period of training up to but not beyond eight months?—A. Yes.

Q. If the extension of eight months has been granted by the Director of Vocational Training, the Director of Vocational Training has authority to annul that?—A. Yes.

Q. But in the case of one who requires training after eight months, he can make a special recommendation and file special application with the Director of Vocational Training for extension beyond the eight months, can he not?—A. I will say that it will be only in an individual case. I think it applies to every student.

Q. Can you not do what I suggest?—A. I have done it myself. I have applied myself for this minor, for instance, who is taking an accountancy course at his own expense. He needs practically another month to complete his course. I have applied for another month with pay and allowances which has been refused.

Q. He applied for a course in accountancy?—A. Yes.

He completed that?—A. Under his own expense.

*By the Chairman:*

Q. He applied for a course in bookkeeping?—A. Yes.

*By Mr. Tweedie:*

Q. And he completed that?—A. Yes.

Q. Did he get employment?—A. It is hard to get employment as a bookkeeper?

Q. Well did he?—A. No, sir. He was so enthusiastic he wanted to go one better.

Q. Was he a good bookkeeper?—A. Yes, theoretically.

[Mr. S. Stalford.]



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Q. Well qualified to fill the duty when he left your hands?—A. Theoretically.

Q. As far as his course was concerned your training was a success?—A. Yes.

Q. In addition to that he wanted to take a second course?—A. He wanted to place himself in a better position to accept a position when he went outside.

Q. He wanted an additional course in accountancy?—A. An additional course, yes.

Q. That would be two courses for that particular man?—A. Yes, sir.

Q. Would you advocate the two courses?—A. I certainly would to a man that was enthusiastic enough to pay for his own course. I think that is the spirit of the thing, that the Department wants to give the man every opportunity they can possibly give him.

Q. Suppose a man wanted three courses, would you advocate giving him three?—A. Give him the same, sir.

Q. You may know of some such cases?—A. I could not tell you any individual case where a man would need three courses one following on the other. In this particular instance accountancy as a coincident follows bookkeeping, whereas in the case of the machinist you could not give an advanced stage to a machinist.

Q. Suppose he wanted to take typewriting along with the bookkeeping and accountancy?—A. That goes with the course, sir.

Q. Book-keeping and type-writing?—A. Yes, sir, that goes with the course.

*By Mr. MacNeil:*

Q. Did you not state with reference to this particular case that he made such remarkable progress that he might have completed his accountancy within the eight months?—A. Well, he would hardly have completed it within eight months, because it needs another month to complete now, and they have refused to give it to him, so that he is paying \$75 for his second course.

Q. But the courses might be developed as one?—A. Yes.

*By Mr. Tweedie:*

Q. He took three months' bookkeeping?—A. Yes.

Q. Is he still at school?—A. Yes.

Q. What is he devoting the other five months to?—A. He is taking accountancy at his own expense.

Q. What do you mean?—A. He has paid for his course, \$75.

Q. Is he at your school?—A. Yes.

Q. What is he doing at the school?—A. He is taking a correspondence course in accountancy.

Q. Have you a course in accountancy?—A. Yes, I run a course of accountancy in addition to bookkeeping.

Q. Why did he not take it at your school?—A. No, sir, pardon me, I mean the accountancy course is not considered as a profession. It is for a man who wants a course absolutely in accountancy. For instance, a man comes into the department, and he is a good bookkeeper, he can get an accountancy course right away and get his eight months' course, but a man that goes in for bookkeeping it is considered that is one course and he cannot get another, no matter how capable he is.

Q. Is he drawing pay and allowances for the five months?—A. Yes.

Q. He is drawing all he is entitled to. Would he get it for the eight months?—A. Yes, all his allowances will continue running because he is entitled to them.

Q. So that the question is just for one additional month?—A. Just one additional month to put him through his course on pay and allowances, but now he has taken the option of taking the other course and paying his own way.

Q. Don't you think that is very fair treatment, after he has finished his course in five months to let him——?—A. He could have gone on with his book-keeping

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course and made it extend to eight months, and it would be of no advantage, because he was so enthusiastic that he wished to take a course of his own.

*By Mr. Arthurs:*

Q. Do you suppose the additional money was his in any sense of the word?—

A. The extra pay and allowances?

Q. Yes.—A. According to interpretation of the pay and allowances it was.

Q. If a man went into the Angus shop in Montreal, for instance, and getting full pay after following a course for four months, and discontinued his service with the S.C.R., that you should hand him over the balance of the money. Many men have taken up a trade there, and in three or four months received the pay for a mechanic in their line of business, either as riveters or any other line of trade that they can follow there, and you consider the balance of the eight months belong to that man?—A. Absolutely no.

Q. You said just the opposite? A. In this case this man has not any earning capacity. He is still taking his training.

Q. He was fully capable as a book-keeper?—A. Yes.

Q. That is what he started for?—A. It was not necessary for him to go out and get a position. I do not believe he could go out and get a position as book-keeper. Book-keepers are one of the hardest positions to get.

Q. Why did he take it?—A. Because he thought he was in a position to get it.

*By Mr. Tweedie:*

Q. Do I understand that if the man applies for a course at school and has finished at that course, then he is entitled to put in the balance of the eight months in something else in the school and draw pay and allowances?—A. No, I would not like to say that.

Mr. ARTHURS: He has sworn that the balance of the money was presumably to be his.

WITNESS: This is my point: that if he wishes to take a book-keeping course, and not take his accountancy at his own expense, he can make that course extend to eight months, and nobody could stop him getting pay and allowances. Instead of that, he has completed his book-keeping course of three months and taking accountancy at his own expense. I think he is entitled to pay and allowances during that period.

*By Mr. Arthurs:*

Q. That is true, but what possible reason has he for asking an additional amount? You are claiming it for him?—A. I did claim it for him because I thought he was a good student, because he showed the appreciation and enthusiasm necessary to grant him another course.

Q. According to your theory, he has completed his course?—A. Yes.

Q. Then he claims he has the right to go on with the additional course for the balance of the eight months. You are asking now that he complete that course by one month additional?—A. Yes, in view of the fact that he has paid for the course himself.

*By Mr. Nesbitt:*

Q. Did I understand you to say hat he had drawn his pay and allowance for eight months?

The CHAIRMAN: That he is going to draw it.

Mr. NESBITT: That he has drawn it for eight months.

WITNESS: At the same time just to give you the opposite case of that, the case of W. A. Clark.

[Mr. S. Stalford.]

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*By Mr. Cooper:*

Q. After you recommended this man for the extra month, was that extra month turned down?—A. It was turned down.

Q. On what ground?—A. On account of the man getting an eight-months' course.

Q. The Committee on Re-establishment last year distinctly laid down that a man was to have the benefit of another course, provided it was recommended by the local board—

Mr. ARTHURS: Not two courses. This man started in as a book-keeper.

Mr. COOPER: He ran into another course of accountancy in another grade. The average course was eight months then, as it is now.

Mr. TWEEDIE: No, the course was six, but the vocational officer had power to extend it to eight months, and anything beyond that must be by application made to the Director of Vocational Training.

*By Mr. Cooper:*

Q. This was turned down?—A. Yes. You get to a point of this kind, where you would not give the man another month, and would not give the extra allowance, \$60, yet a man could go on and take the course to be a watchmaker, finishes that course, and then turns out to be a labourer. I think it is better to give a good man the extra month.

*By Mr. Arthurs:*

Q. Was this a minor or a man disabled?—A. He was a minor.

*By Mr. MacNeil:*

Q. Was he actually transferred from the book-keeping class to the accountancy class?—A. By my own authority, I put him in the accountancy class.

Q. At the completion of his course he was just one month short of being thoroughly efficient?—A. In order to complete the accountancy he had taken at his own expense.

Q. The Department started him on accountancy?—A. No, book-keeping.

Q. But at the end of three months they permitted him to proceed with the course?—A. They did not permit him and he applied for it and did not get it, and then he took it at his own expense.

*By Mr. Arthurs:*

Q. How much did he pay?—A. \$75.

*By Mr. Nesbitt:*

Q. That is after eight months were up?—A. No, after the three months.

Q. You said he would draw pay and allowance for eight months?—A. He will. His course is practically finished.

*By Mr. Tweedie:*

Q. The situation is this: He starts in on a book-keeping course and completed that course in three months, and received pay and allowances, and then he says: "I have a possible five months to my credit, and I will start another course, and draw pay and allowances for the five months course, making in all eight months, and draw pay and allowances," and at the end of the eight months he finds it will take another month to complete the second course, and he applies for pay and allowance for the ninth month, but the Department refuse to grant it. That is the case is it not, Mr. Nicol?—A. Yes, that is it, but you would not insinuate the man applied for the other month for the sake of drawing the pay and allowance.

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Mr. TWEEDIE: I do not insinuate anything about anybody.

WITNESS: I understood you to say he stayed for the other five months on pay and allowance.

*By Mr. Nesbitt:*

Q. What was the man's name?—A. Mr. Ralph. Just an opposite case is the case of Mr. W. A. Clark.

Q. Give us the men's names and addresses?—A. They are all in the same sheet. I will give you the whole thing in writing.

*By Mr. Tweedie:*

Q. You regard that man as a good student?—A. Yes, he is a particularly good student, and I think he should be given an opportunity as an instructor. I do not think anybody can understand the individual student better than an instructor and principal.

Mr. TWEEDIE: I think that is an individual case for the Department to deal with.

WITNESS: Just to show you regarding W. A. Clark, he is an exceptionally good student and completed book-keeping in four months and applied for an accountancy course, not a new course, and I asked that the books that were given to other accountancy students be given to him in order to help him. It was impossible, because the International Correspondence School would not accept the examination papers from anybody who did not start the course and was not registered in the I.S.C., and he could not get it, and he went out shovelling gravel in Toronto.

*By Mr. Arthurs:*

Q. Why did you let him go? I understood he was a good book-keeper. Could he not get a position?—A. He could not get a position. He would not be shovelling gravel if he could get a position as clerk. He was an exceptionally bright boy.

Q. Could he have gotten a position as an accountant?—A. That all depends. In my estimate of the man's ability, I am sure he would have had a better chance if he had an accountancy course. I did not ask for a new course, but simply that the books be given him to put him in a different position.

*By the Chairman:*

Q. Your difficulty was with the correspondence school?—A. Yes.

*By Mr. Nesbitt:*

Q. Where do you draw the line between book-keepers and accountants?—A. In those individual cases—

Q. Where do you draw the line? Do not all book-keepers have to be accountants?—A. No, quite different. If a man has been a book-keeper before the war and wants to take up an accountancy course, he does so. It is a separate course.

Q. It is with you?—A. It is with the Department.

*By Mr. Cooper:*

Q. How do you distinguish between a book-keeper and accountant?—A. He is a certain species of book-keeper.

Q. He may be a book-keeper. He may be keeping books—only one book. Would he be an accountant?—A. He would be clerk or book-keeper, whatever you like.

Q. You would not class him as a book-keeper?—A. As a clerk.

Q. A book-keeper is a man who is fit to take charge of a full set of books and make out a statement, or is that an accountant?—A. That is the old term of book-  
[Mr. S. Stalford.]

## APPENDIX No. 4

keeping, but to-day every man has his own line of work. A ledger keeper is a ledger keeper, and a cashier is a cashier. The whole system now is a system of specialists. In an office now a man specializes and individualizes the different positions.

*By Mr. Nesbitt:*

Q. Where was that done away with?—A. In most large offices.

Q. Do you know of many businesses where the bookkeeper is both bookkeeper and accountant?—A. I do not think there is any comparison between the two.

Mr. TWEEDIE: There are a great many businesses where they only keep one.

Mr. NICOL: One bookkeeper to take care of the whole set of books?

Mr. COOPER: Then he must know how to take off a statement.

Mr. NESBITT: They take care of many more than the other kind.

Mr. NICOL: You mean there is nobody employed in the office besides the bookkeeper?

Mr. NESBITT: Nobody employed in the office besides the bookkeeper and stenographer.

Mr. ARTHURS: It depends upon the class of business?

Mr. NICOL: Yes, I think it does.

The CHAIRMAN: It seems queer, but as far as your department is concerned they have the two separate forces.

Mr. NICOL: Absolutely so.

The CHAIRMAN: They do not have one for actuaries?

Mr. NICOL: No, just a course of accountancy and bookkeeping.

*By Mr. Tweedie:*

Q. As a matter of fact, Mr. Nicol, every firm has its own peculiar style of bookkeeping.—A. Absolutely. That is why I say the theory in the commercial course—the commercial student gets a theory which is of advantage to him, but he finds things totally different when he gets outside, for the simple reason that everybody has his own style of keeping books. They may run a double entry system of bookkeeping and each firm has a different style.

Q. Would not a bookkeeper going from one firm to another be under a disadvantage?—A. He would, sir.

Q. No matter how long he had been trained?—A. Absolutely, sir.

*By Mr. MacNeil:*

Q. Have you observed men pass from under your hand, graduating, whom you felt were not competent to earn proper wages?—A. Yes. I have had men go through me whom I thought at the last moment were very good bookkeepers. They were neat in their work and very accurate, but if I put promissory notes or drafts in front of them they would not know the difference.

*By Mr. Tweedie:*

Q. Did you ever see a man leave the university who was not very much good at earning his own living at first?—A. No, I never knew of a case.

Mr. TWEEDIE: I have seen lots of them.

The CHAIRMAN: Number 4 reads as follows—

“That vocational training be extended so as to include the minor up to the age of twenty-one, and all men, whether suffering disability or not, who were interrupted by enlistment in the learning of a trade or profession.”

[Mr. S. Stalford.]

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Mr. ARTHURS: We had that matter very thoroughly in the committee last year. That is one of the subjects which took up a great deal of time.

Mr. TWEEDIE: We might let these men state what their views are.

Mr. COOPER: May be they have some new views.

The CHAIRMAN: There are two branches to this paragraph. The first one is "That vocational training be extended so as to include the minor up to the age of twenty-one," and the other one is "and all men, whether suffering disability or not, who were interrupted by enlistment in the learning of a trade or profession."

Mr. STALFORD: In that connection, Mr. Chairman, I submit a case of men whom I think are in a very hard position, who have just passed 18 years by three or four or six days——

*By the Chairman:*

Q. You are taking up the latter branch?—A. Yes, minors; up to the age of twenty-one.

Mr. TWEEDIE: Just read what the regulations are now so that we may be informed about them.

Mr. STALFORD: It is up to the age of eighteen. There were cases brought to my attention where men who possibly were just three, four, or five days, and two weeks as a matter of fact, over the regulation or stipulated time have failed to qualify for vocational training as a minor, by taking into consideration the fact that all the men were around the average age of seventeen or eighteen or nineteen when they enlisted this regulation, as it affected, the men in question, is a very hard one in view of the fact that some of these men were possibly in the apprentice class before going overseas, such as painters, machinists, electricians, and so on. They have applied to me but they could not classify themselves as a qualified improver even. They find in taking up the apprenticeship where they left off when they went overseas, the remuneration would not be sufficient to provide for themselves and their families, because in a great many cases they were eighteen or nineteen when they went overseas and now they have a wife, and perhaps a child or two to provide for. In making a man an unskilled labourer you are throwing him out to compete in the unskilled labour market, whereas the two years' apprenticeship could be used to good advantage, and by giving him six or eight months' training you would be giving him a nucleus from which he could work.

*By Mr. Arthurs:*

Q. Have you any precedent for that? Do you know of any other country that is granting that?—A. No, I am sorry to say I do not. I am not very well versed in that. It keeps me going pretty well with my own country.

Q. Would you include in that clause only those who had attained twenty-one when they got back, or those who had gone overseas when seventeen or eighteen?—A. I think the regulation as it stands should be made a little more elastic. It is rather firm as it stands now, in view of the fact that the man's condition ought to be taken into consideration. For instance, I cannot see the logic of disqualifying a man because he is five or possibly ten days over the age period. It is more or less working out as a hardship to that man.

Q. Would that apply equally to twenty-one years?—A. No, because then you are taking in the bigger majority. You are taking in all the men whom we wish to benefit under the regulation.

Q. You say the average age of the men enlisting is seventeen, eighteen, or nineteen. That would be eighteen for an average?—A. Yes, I would say.

[Mr. S. Stalford.]



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Q. I do not think your figures are at all correct according to the Militia Department?—A. Possibly not. I am not well enough versed in that, but I know well enough the applicants in the Labour Bureau, and from my own observation the men who failed to qualify under the regulations as a minor were around that age.

*By Mr. Nesbitt:*

Q. You want that extended to twenty-one?—A. I feel not only the boys themselves, but that the country would benefit from it in view of the fact that our unskilled labour market is congested at the present time.

Q. You want that extended at twenty-one?—A. I do.

*By the Chairman:*

Q. Does it not go farther? You want it extended to any one no matter what his age if enlistment interfered with his learning his trade or profession?—A. First, because I have gone into special cases and all the facts have been presented in his appeal for vocational training.

Q. Have you any idea how many men would come under this latter clause?—A. The large amount of men who would come under that clause in my estimation would be men of from, say, twenty-eight to thirty-three, or up to forty. In their cases you will find them generally suffering some disability any way, or broken down in training. The soul has been willing to fight, but possibly the flesh has been weak, and they have fallen down during the period of training. Those men I do not think will be in a large majority in cases of that kind, not so large but that you could refer them to a special board for some consideration.

Q. But I do not quite understand how a man over the age of thirty could very well have been interrupted in the learning of his trade or profession by his enlistment. I may have misunderstood you, but I thought you said this second branch would apply to men whose ages run from twenty-eight to forty?—A. I fear you would have the biggest majority of applicants under that age. There is a class of men at the present time between the ages of twenty-three and twenty-four, up to thirty, who enlisted who practically had a trade provided they had no disability on their return from overseas. They can go back to that trade. But take the case of the boy I mentioned, seventeen eighteen or nineteen; he possibly was not in a position to complete that trade. On the other hand, take the man who is thirty and upwards; that man possibly never had a trade; he was practically in the unskilled labour class before he went overseas; he is now burdened with disability of a minor character, or possibly he is broken down during the course of training.

*By Mr. Cooper:*

Q. Then he is entitled to a vocational course?—A. In some cases, yes. But I know of a case where a man was persuaded not to take up a course in view of his age, claiming it would be of no benefit to him.

*By Mr. Nesbitt:*

Q. Would you say that a man, whether severely disabled or not, who was interrupted in the learning of a trade or profession by enlistment—would you say this would apply to a man from twenty-five to thirty-five or forty years of age?—A. Yes, provided the first part of this paragraph was adopted and placed in operation.

*By the Chairman:*

Q. I am afraid I do not understand you yet? Is it your experience that men of thirty or over have been interrupted by enlistment in the learning of a trade or profession?—A. Yes, in some cases they have.

Q. Would you say there were many cases?—A. No, I would not say there were many, but I say the men that there are would warrant that consideration.

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*By Mr. Cooper:*

Q. Will you give an instance of one, Mr. Stalford?—A. I have so many it is really hard to pick out specific cases.

Q. One expects a man to be thoroughly set on his ground in his life's occupation around about thirty. I can understand, of course, if there is disability, but not the extraordinary case

Mr. NESBITT: It is easy to understand the young man under twenty-one.

The CHAIRMAN: Oh, yes.

Mr. NESBITT: But it is very difficult to understand the man who has reached thirty-five?

The CHAIRMAN: I was trying to get out whether they would be very numerous; whether they would not, most of them, come under your class. If you extended your vocational training to every one up to the age of twenty-one, would not you cover most of them who had entered upon a trade or profession?—A. Provided you took the age of enlistment as twenty-one.

Q. And not the age of discharge?—A. No.

Mr. ARTHURS: It is always the age of enlistment.

The CHAIRMAN: Now number 5:

“That all students receiving training as minors be awarded the usual bonus upon the expiration of their courses.”

Mr. NEWMAN: In dealing with this question, gentlemen, we come to one which is of vital importance to the minor. As you all know those boys that went overseas as boys are now men, and they did their bit, the same as the men who were supposed to be men. They were treated the same by the Government who went to the expense of fitting them out, the same as they did for the ordinary man who went and enlisted, but when he comes to the vocational school he is given the eight month's course with no option of extension and no bonus.

*By Mr. Arthurs:*

Q. What bonus do the other men get?—A. Thirty days' pay.

*By Mr. Cooper:*

Q. Thirty days' pay?—A. Thirty days' pay, sir. It is causing a great deal of dissatisfaction in the schools at the present time. The men feel this way, that they have gone overseas and they fought with their comrades—I fought with them and I know they were just as good as the men who enlisted at the ages of twenty or twenty-three or twenty-five or thirty—and they feel they are being done a great injustice by being allowed only the eight months' course with no option of extension and no bonus when they finish.

*By Mr. Cooper:*

Q. Could you give us a reason for that? That is the first I have heard about it.—A. I believe the Order in Council was cancelled in January, if I am not mistaken.

*By Mr. Arthurs:*

Q. These men are suffering no disability?—A. I grant you they have suffered no disability.

Q. A few moments ago you gave an instance—or one of the witnesses did—where a man who was suffering from disability was very badly handicapped in the labour markets of the world?—A. Quite.

Q. And that is one reason why he should have special consideration? Now you are asking that man who is suffering from no disability—where he can acquire know-  
[Mr. S. Stalford.]

## APPENDIX No. 4

ledge very easily—he should have the same treatment as the man suffering from disability?—A. He does not get it.

Q. But you are asking that he should?—A. Well, he is taking vocational training.

Q. But afterwards?—A. After that the disabled man gets a pension while the minor does not.

Q. You say you are getting no pension?—A. Not at present time.

Q. You expect to get one?—A. I hope so.

Q. Are there many men in your experience who are taking vocational training who are more or less disabled, according to the S.C.R. and who have not applied for a pension and who are not presently receiving one?—A. I think the ruling is this, that when a man applies for a vocational training he goes before the medical board and he is then classified as to a disability, and I believe at the expiration of his training—his vocational training—that he then goes before the Pension Board.

Mr. COOPER: I do not understand this matter at all. I understood that thirty days' pay and allowance was given after the termination to bridge the gulf between the time he left and the time he obtained employment. So why should there be any difference between the disabled man and the minor? I would like to ask an explanation of that? Mr. Scammell is here.

CHAIRMAN: We will hear him

WITNESS: I would like to ask you gentlemen. These boys have done everything that was asked of them overseas and they come back here and they are at a disadvantage. I tell you that there are a great many students at the present time who are minors who are jumping at jobs and jumping the school and taking up jobs they can catch hold of with a little more money than they get now just for the one reason that they cannot get an extension and cannot get a bonus when they quit a job.

*By Mr. Tweedie:*

Q. As far as the extension is concerned are not the regulations similar?—A. I think there is a little variation. I think where the student has given good attendance and shown that he has tried his hardest perhaps a little privilege is extended to the disabled man whereby he may get another month extension.

Q. All students can be extended from six to eight months?—A. As a matter of fact when they come before medical boards some get seven months, some eight months.

*By Mr. Nesbitt:*

Q. Has the medical board anything to do with it? I thought it was for the instructor to decide?—A. Not the instructor. As far as I understand there is the vocational officer. You are examined by the medical board and the vocational officer, according to the disability. I am not sure. I would not like to state that. The vocational officer tells you that you are entitled to seven or eight months' course in a certain class you would like.

*By Mr. Tweedie:*

Q. Mr. Newman, my point is this: that the regulations provide for vocational training of minors and disabled men?—A. Yes.

Q. Do you know of any distinction made in these regulations as between disabled men and minors?—A. Yes, it is definitely laid down that a minor shall receive not more than eight months' training; but that the disabled man may, at the discretion of the principal—I would not like to be sure which—may get another months' extension.

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Q. Where are these regulations? We had regulations read this afternoon?—A. I have a copy of a circular issued in school that I could produce to the Committee. I think I can get it.

*By Mr. Arthurs:*

Q. Have you that copy with you?—A. I can bring it tomorrow.

*By Mr. MacNeil:*

Q. Is your point not that the necessity of the minor is as great by the completion of his course as that of the disabled man regarding employment; he requires the same?—A. He requires exactly the same. It is useless to think that a man can go out into the labour market at the present time and obtain a position in a fortnight.

*By Mr. Nesbitt:*

Q. Your recommendation is that the bonus as you call it or this months' pay is it?—A. Yes, sir.

Q. ——— be extended to the minors. Is that your recommendation?—A. Yes, sir, that is my recommendation.

*By Mr. MacNeil:*

Q. When was it cut off?—A. I believe in January last year.

*By Mr. Arthurs:*

Q. You are giving entirely the school's viewpoint and not speaking of those men who are out with commercial firms, or other firms?—A. Every minor, sir—every minor taking vocational training.

*By Mr. Nesbitt:*

Q. That he be granted this bonus?—A. Yes.

Q. That is a simple proposition. We can easily look into that without any great discussion.

*By the Chairman:*

Q. Apparently, under the Order in Council I find, page 153 of the report of the Soldiers' Civil Re-establishment, that the department be empowered to pay allowance for such period as may be fixed by regulation approved by Governor in Council. That is the clause dealing with minors?—A. Yes, there is a certain amount of money laid out for the minor or a single man, four hundred and eighty dollars, to complete his training. That gives him sixty dollars a month for eight months.

The CHAIRMAN: No. 6 (reads): That pay and allowances commence from the date of approval of course.

*By Mr. Nesbitt:*

Q. That is already in force, is it not?—A. No.

Q. It is the situation at present?—A. That a man makes application for the course and has to go, I understand, to Toronto. It is approved and sent back. Sometimes it is hung up at Toronto for a few days and sometimes it is held up owing to holidays and Sundays and things like that. The point is this. That when a vocational student goes to the school he has to wait one month for his pay although perhaps he has been waiting one month to go into the school. That means that that man has waited two months before he gets any pay; whereas, if that pay were made retroactive from the time that that course was approved of, the man probably would be in the

[Mr. S. Stafford.]

## APPENDIX No. 4

school one week before he would get at least some pay. At the present time the only thing he has to do is to try and get a loan—mortgage his pay in other words—to try and get a loan off the authorities until his pay check comes there.

*By Mr. Tweedie:*

Q. Why?—A. Because a fortnight's pay is kept in hand. You work a month and get a fortnight's pay?

Q. What I want to get at is how much delay is there between the time of the approval of this application and the time when he gets into the school?—A. They vary, sir, from eight to fourteen days—sometimes longer.

Q. And over and above that there is two week's pay held back?—A. Yes.

Q. After the two weeks has expired?—A. He has two weeks to come, sir. He has two weeks' pay to come then. He has worked two weeks and two weeks' pay is always kept in hand.

Q. How often do they pay?—A. Twice a month, sir.

Q. Twice a month?—A. Yes, sir.

The CHAIRMAN: Let me understand. Suppose this were put in force, would your idea be that if a man had an eight months' course he should only get eight months' allowance or should he get an extra month's allowance?—A. No, what we wish, sir, is that the pay should go on from the time it is approved of until the end of the school and that the course should count from the time that he enters the school.

Q. How would that work out? Suppose we take two weeks between the time of approval and the time of entering the school, would that pay be an additional two weeks' pay?—A. Yes, it is only fair if the man has to wait. It is a hardship. If I could get home to-day I could give you an instance. I had a signed statement—I am not stating this from hearsay—where a man was waiting to go into the school and by some means or other his gratuity check did not come through and he had to pawn two watches away, one of which was a presentation watch and he had to go away from the school to his friends in the country because he could not get in there. He should have been able to go straight to the school instead of living with his relations in the country.

*By Mr. Nesbitt:*

Q. You would want it from the date of approval?—A. Yes, from the date of approval.

Mr. STALFORD: This morning I made a statement with regard to these men drawing a small amount of salary from the firms with which they are employed. I would like to submit some letters confirming my statement in that regard if it be your pleasure.

*By Mr. MacNeil:*

Q. May I ask Mr. Stalford if he has noticed any man who has been placed after receiving vocational training in the occupation for which he has been trained, who has broken down from insufficient knowledge of his trade? Has he any instances that he could quote in that particular?—A. I have not any specific case, but I know there are several cases which I could look up. I have not any specific case with me.

Q. Summarizing your evidence then, you wish to place on record your opinion that if the purpose of vocational training is to be successfully accomplished, a further effort must be made in that regard?—A. I brought that up this morning in my evidence with regard to establishing a Board of Appeal.

The CHAIRMAN: Mr. Stalford has five letters here from employers who have taken on vocational students, and they are all to the effect that the rate of pay at present being received by these men is the pay which a beginner more or less would receive. They are dated in March and April.

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*By Mr. Arthurs:*

Q. Is that after those men had completed their course, or before?

Mr. STALFORD: This is after they had completed their course and had been engaged by the firm they trained with. They are earning this amount of money, about \$15, or \$16 a week, and they are claiming that it is not sufficient to provide for them because they have not been sufficiently trained. The employer in some cases admits that the man is not skilled enough to command more wages.

*By Mr. Arthurs:*

Q. Last year we had evidence absolutely contrary, evidence given by many of those witnesses that they had paid those men a certain amount of wages, or some compensation.—A. I could read one or two of the letters.

Q. They believed that the great majority of those men who were being industrially re-trained were efficient. Has that been your experience or not? Has it been your experience that the great majority have not received pay from employers in addition to that received from the S.C.R.?—A. Not those cases I speak of.

Q. I ask in the great majority of cases at the present time that have come under your notice, have those men, employed by the industrial firms, been paid something in addition to the S.C.R. pay?—A. In some cases, yes.

Q. In the great majority?—A. I would not say the great majority.

Q. In the great majority there?—A. I would not say that.

Q. You would contradict the evidence given last year?—A. I am speaking of my own personal observation.

Q. There are some that way?—A. These letters that I am speaking of at the present time deal with the question of the man who has been trained, and the training has not been sufficient to provide or maintain himself and family, in view of the fact that he is not skilled enough to go out and earn a sufficient wage.

Q. Could you give the Committee, for instance, the number of men employed by each one of those firms, or who were trained by them in any business?—A. No, because I did not go into this. I simply took these to prove my point that a great many of those men are not earning sufficient to provide for themselves and their families, and yet they have had an eight-months' course.

Mr. TWEEDIE: You might read a sample letter.

Mr. ARTHURS: You might read them all.

Mr. COOPER: Before going on with that, do you know of any influence being used by trades unions to prevent men who have been trained in a vocational course from being employed as fully skilled labourers in what they have been trained for? I have had that put up to me out at the Coast.—A. Not that I know of.

Mr. NEWMAN: There seems to be a great deal of prejudice in certain cases. I have a case on my file where two men were sent to a sign-painter's in this city. I can get you the evidence. They were all right when they were working at the vocational school, but as soon as their vocational training was up the firm offered them 30 cents an hour, in spite of the foreman telling another man there that they were worth 50 cents an hour. They would not give more than 30 cents, so that there seems to be some prejudice against the vocational students. They claim that the foreman always tells them that they have not had sufficient training to earn the full wage.

The CHAIRMAN: The letters run about as follows (reads):—

"We beg to advise that the above man has finished his course and has been absorbed in the industry that he was trained for, and with his experience he is not able to earn more than \$15 a week."

[Mr. S. Stalford.]



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The next states:—

"The bearer, Mr. Banks, has been taken on our permanent staff and is receiving a weekly wage of \$15."

Mr. TWEEDIE: What business is that?

The CHAIRMAN: An electric company, the last one.

Mr. TWEEDIE: What are they paying their men?

Mr. STALFORD: I would not be prepared to answer that. These letters originated from the fact, as I was saying this morning, of the issuing of the B certificate. A man comes to me and says, "I am only earning \$15 a week." I am not prepared to accept that statement, and I say to him, "You go back to your firm and get me confirmation of that fact, and then I will recommend the issuing of a B certificate to augment your salary." These letters were the result.

*By Mr. Nesbitt:*

Q. That was during the time of employment?—A. Yes.

*By Mr. Arthurs:*

Q. Are these the only letters you have received?—A. These are some that I picked out at random.

Q. How many more would there be?—A. I would not be prepared to say how many at the present time.

Q. About how many?—A. I would have to look up the B certificates. I should have somewhere in the neighbourhood of one hundred anyway.

Q. Out of eight thousand?—A. No; one hundred out of one thousand. There were 1,000 B certificates.

Q. How many of those were issued? That would be 9,000 in all?—A. Not all B certificates. The A certificates were 8,392 and the B certificates 1,092.

*By Mr. MacNeil:*

Q. In addition to that you have 1,600 men, vocationally trained men, who applied for relief?—A. No; these are included in those figures. I just made a record during that period, December 22 to April 24.

Mr. NESBITT: We had a good deal of evidence before our last Committee from the men who employed vocationally trained men. In fact, some of the men were here, and they gave evidence themselves that the vocationally trained men were perfectly competent to earn journeymen's wages or were fully fitted to earn men's wages in their establishments. We had several large employers from Montreal and Toronto.

Mr. ARTHURS: And they said that they were so paid.

The CHAIRMAN: We have a supplementary recommendation that the loan of \$500 in accordance with the Order in Council 2329 be more generally applied.

Mr. NICOL: In accordance with this Order in Council, it is applicable in two directions. The first is that the disabled man who is receiving retraining through the Vocational Branch of the D.S.C.R. may apply for a loan for the purpose of purchasing tools and equipment. This is more a recommendation than anything else. That phrase "purchasing tools or equipment" seems to be misunderstood or misinterpreted. Take the man in a commercial class. I have a man named Tugwood who is just finishing now. He took a commercial course to learn how to handle books. He wishes now to start a little store of his own and he feels that the \$500 would purchase a showcase and a little merchandise and enable him to start. Unfortunately, that does not come under the head of tools and equipment, and he cannot get it. I have another instance, an estimator and plan-reader. In order to be an estimator and plan-reader—in that occupation they are earning somewhere between \$2,000 and \$3,000—you have to have an awful lot of experience. You have to go out

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and take contracts in small houses. We have instances right here in Ottawa in this class of fellows who have been mechanical draughtsmen before the war, and who are taking that up at the present time, plan-reading and estimating with the view of ultimately becoming contractors, or of starting bulidings of their own. They have applied for a loan to purchase material, that is bricks and lumber to get the flooring in. As you understand, in the contracting business, when the floor is finished you get paid for the floor, and then you get the roof up. When the floor is in you can get an advance from the person for whom you are building the house, to carry on the roofing of the house. These fellows feel that if they got through this plan-reading and estimating, and if the Government would advance them the \$500 to get material, they could put the floor in and get an advance to go on with the roofing.

*By Mr. Tweedie:*

Q. Have they had experience in putting up buildings, in carpenter work or anything?—A. One man is building a house of his own at present.

Q. But he has never had any experience in actual contracting?—A. No, sir. One man was a mechanical draughtsman before the war. According to this interpretation of the Order in Council a man must receive vocational training in the first instance before he can receive this loan. We have had quite a number of instances in Kingston where the student is eligible for vocational training; he is expert and efficient enough not to require training and he requires the loan; but owing to the interpretation of the Order in Council unfortunately he cannot receive the loan without re-training.

Q. The loan is limited to men who have received vocational training?—A. Yes, sir.

Q. And then when they get it, under that Order in Council, they must use it in connection with the line of work for which they have been trained?—A. Yes, sir.

Q. Your first suggestion is that if a man is trained for one thing, and desires to take up another line, in view of the fact that he has been vocationally trained, the loan should be given him for the new line of work?—A. No, sir.

Q. You spoke of a man who took up bookkeeping and who now wants to start a store?—A. He wanted to get a thorough knowledge of books in connection with keeping a store; That was his ultimate aim, to keep a store.

Q. You say that if he wants to start a store he should get a loan to enable him to do so?—A. I think he should be as much entitled to the loan as a machinist.

Q. Your proposition is that simply because he has received vocational training, the loan should be given him to carry on any line of work which he desires to carry on?—A. I would not say any line.

Q. What line?—A. If you listened to the instance I gave, the student had begun to take a bookkeeping course in conjunction with his grocery department. I would not advocate a machinist at the end of his course getting \$500 to start a grocery store. I would not advocate that. But in this case he took bookkeeping to help him in conjunction with his store.

Q. Some line of business in which he could apply the knowledge he had acquired?—A. Absolutely, sir.

Q. I was just going to say that your second point is that a man who has taken no vocational training at all might be granted this \$500?—A. If they are eligible for vocational training. I have three cases of fellows who are eligible for vocational training but who did not wish to take it because they are competent to go out, and they would accept the \$500 loan. But the Order in Council states that you cannot get the loan unless you take vocational training, so it is necessary for them to go through the course. I do not know exactly whether it is six or eight months, but they would unnecessarily take that six or eight months' course with pay and allowance coming from the administration.

[Mr. Nicol.]

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Q. In what line of work?—A. There is one case. He has been in a sanatorium with bronchial pneumonia. During his stay in the sanatorium he has become an efficient barber. He wishes \$500 to enable him to start a little place of his own. Now he has come out, and he cannot get it unless he takes a course of six months.

*By Mr. Arthurs:*

Q. Why six months?—A. Because the vocational course is six months.

Q. If he is already efficient, could he not take a two months' course and complete it?—A. I would not like to say that, sir.

Q. You gave an instance a few moments ago of a man who applied for a three months' course in bookkeeping.—A. There is no regulation stating that at the end of three months a course can be cancelled. The course is six months.

Q. If he wishes he can cancel it?—A. Yes, he can cancel it, but unless some strong plea is put up he loses his bonus for discontinuing his course.

Q. Not if he has completed his course?—A. According to the regulations, he has not completed it until six months.

Q. Where did this man learn barbering?—A. In the Mowatt Sanatorium.

Q. He has had practical experience?—A. Yes, practical experience with the patients.

Q. And he is a first-class barber?—A. A first-class barber. He can go out to work to-day and he does not want to take vocational training for six months.

Q. We were told this morning of a man who had not had a razor or a pair of scissors in his hand for five months.—A. Evidently the patients let him experiment. He is a competent barber, there is no doubt about it. Even a vocational officer will tell you that he is a first-class barber, but, unfortunately, he has to take a six months' course in order to get the loan. If the interpretation of the Order in Council was altered to allow a man who did not wish to take a vocational course, it would not only be a saving to the Department, but it would satisfy the man more fully.

*By the Chairman:*

Q. Would the result not be this, that you would really be granting a loan of \$500 to every disabled man?—A. Absolutely no, sir.

Q. Would not every disabled man be practically entitled to apply for vocational training?—A. I suppose that they have to satisfy the Vocational Board before they can take a course.

Q. Nominally, a disabled man is entitled to ask for vocational training?—A. Yes.

Q. And under this regulation, if adopted, you would not refuse any man who is disabled a loan of \$500?—A. Well, according to the Order in Council, he can only receive it under these two headings.

Q. You are asking for an extension of that Order in Council to any man who is entitled to vocational training and who does not want to take it?—A. That is my point, sir. Do you think it is necessary to waste six months' education on a man if he is competent and can prove his competency, a six months' course besides pay and allowance, the instruction and material to make him competent when he is willing to forego this and receive the loan? For instance, a man named Ingrove is an exceptional case, but the loan, unfortunately, is not applicable to him because he has not had vocational training. So, in order to get the loan, he started a course, whereas he was perfectly willing to accept the loan if it could be given to him without his having to take the course. The idea is to save the funds.

Q. That seems sound, but I just want to know how far it will lead us?—A. It will only lead you as far as the man who is eligible for vocational training. That will be decided by the same authorities who consider that a man is eligible for vocational training.

[Mr. Nicol.]



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*By Mr. Tweedie:*

Q. Take the course of a young lad, 19 years old; he may be eligible, but he says, "I do not want training, I want the \$500."—A. A minor, sir?

Q. Yes.—A. He would have to convince the Board. Of course, the \$500 is a chattel mortgage.

Q. Yes, but do you think that would be good business?—A. He has got to prove to the Committee, first of all, for what purpose he is using the money. It is a chattel mortgage, and he must prove what purpose he has in asking the loan.

*By Mr. Cooper:*

Q. He only gets what is necessary?—A. Absolutely. He has to convince the Board first of all by a stringent scrutiny that he is going to use the fund to good advantage before it is given to him. It is a matter of interpretation of those two words, "purchasing tools and equipment," to make it more applicable, and also to those who are eligible for vocational training, but who wish to get the loan without taking the training. It would be a saving to the Department.

*By Mr. Nesbitt:*

Q. Supposing he took vocational training and they found him competent, we will say after a month or two months, do you say that they would force him to go through the six months before he was eligible for the loan?—A. I do not say they would force him; I say that under the existing Order in Council a man can only get the loan under those two headings.

Q. Supposing he started vocational training, and they found he was competent before he started out, would they refuse him the loan?—A. I cannot tell you.

*By Mr. Tweedie:*

Q. If he has not vocational training he cannot qualify?—A. There are lots of instances where a man is qualified before he goes into vocational training.

*By Mr. Nesbitt:*

Q. If they found, after he was there for a month, or perhaps less, that he was qualified, do you suggest that he would have to go on for six months before getting the loan? Is that the case?—A. That he would have to go on for six months before they could give him a loan?

Q. Yes?—A. He would have to finish his course, finish his training, according to the interpretation of the order.

Q. If he finishes his course, do you think he would have to go on for six months before he would get the loan?—A. I cannot tell you that.

*By Mr. Tweedie:*

Q. Is not the test that the disability must be such as to disqualify him from carrying on the occupation which he was engaged in prior to enlistment?—A. That is the stipulation regarding the course.

Q. Yes?—A. Yes, that is the stipulation.

Q. A man goes in and he is qualified to carry on the business he was in, but is a disabled man, your contention is that if it is established to the satisfaction of the department that he is thoroughly qualified he should get the loan without any vocational training?—A. Yes, sir.

Mr. STALFORD: Along those lines I would like to bring this case to your attention, and I do so without authority in writing. It was given me at the last moment before I left Toronto. The statement is that men taking training at watch-making and clock-making have to purchase tools to the extent of \$250, and have to bring these

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tools from the United States, paying forty-five per cent duty. L. Griffiths, 142 Hampton Avenue, Toronto, makes the statement. I would like you to refer that to your sub-committee if you want to.

*By Mr. Tweedie:*

Q. Have you a list of the tools he brings in?—A. They practically call for \$250 worth of tools for this particular trade, watch-making and clock-making, and they have to get these tools from the United States.

*By Mr. Nesbitt:*

Q. When they go into vocational training?—A. No, when they come out from vocational training they apply for a loan of \$500, and out of that loan they have to pay \$250 for tools, and in addition to that they have to pay a duty of forty-five per cent to bring them in from the United States.

*By Mr. Tweedie:*

Q. Have you the details of it?—A. No, it was given to me the last moment.

*By Mr. Nesbitt:*

Q. I suppose you could give us particulars of this case. You could send them to us?—A. Yes.

Witness discharged.

Mr. MACNEIL: I have been instructed by the Dominion Executive of the Committee of the G.W.V.A. to request that the Soldier Settlement Board be required to submit the charges against Mr. Dace mentioned in the House, and also the results of their investigation into such charges. You all are aware that certain remarks were made with regard to Mr. Dace and the Minister was apparently inaccurately informed. Mr. Dace was never exactly in the employ of the Board, and ceased to act as a member of the Loan Advisory Board in Edmonton since last July, but we feel, owing to the fact that Mr. Dace as a member of the Dominion Executive Committee, is a man of excellent reputation throughout the length and breadth of Canada, among returned soldiers, because of his unselfish endeavour on their behalf, that we should have some opportunity of knowing exactly what those charges are, and we appeal to this Committee to give Mr. Dace every opportunity of getting fair play and a square deal in this regard.

Mr. TWEEDIE: I might say, in regard to that, that this Committee was appointed for the purpose of reviewing the pensions and considering questions of the Soldier Re-establishment. This is a matter between the Honourable Minister and Mr. Dace. This Committee, so far as I understand it, is not going to prepare any charges against anybody, and I do not see that we have any jurisdiction whatever to deal with any matter over which the Minister himself has jurisdiction. That is a matter that must be determined by the Minister of the Interior and Mr. Dace. If we are going to frame charges against men outside the Government, we would be here all winter. I am particularly interested in the Soldier Re-establishment and Pensions, and this matter would lead us into a field that would be absolutely unwarranted, in my opinion in entering.

The CHAIRMAN: I take it the Committee can decide the question later, unless they are prepared to decide it now.

Mr. TWEEDIE: I have no objection to leaving it to a large meeting of the Committee.

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Mr. MACNEIL: It affects the administration, and has a direct bearing on our complaint that we are not satisfied in all respects with the administration of the Soldier Settlement Board.

Mr. TWEEDIE: I think in regard to the work of the Committee, the duty of the Committee is to see if we can devise any ways and means for the re-establishment of the soldiers, and the increased expenditures, or anything like that. This is not a committee of investigation into the conduct of people in the Government or outside of it. Anything that bears directly on the matter we have before us we should consider.

The CHAIRMAN: I quite agree with you. It seems to be absolutely outside the purview of the Committee, and I will certainly leave it to the Committee to decide.

The Committee adjourned.

COMMITTEE ROOM 435,

HOUSE OF COMMONS,

WEDNESDAY, May 26, 1920.

The Special Committee on Pensions and Civil Re-establishment of Soldiers met at 11 a.m., the Chairman, Mr. Hume Cronyn, presiding.

*Other Members present:*—Messieurs Arthurs, Bolton, Brien, Chisholm, Clark, Cooper, Copp, Green, MacNutt, Nesbitt, Morphy, Peck, Savard, Tweedie and White.  
—16.

The CHAIRMAN: We were to hear this morning from Mr. Flexman, the vocational officer, with regard to some points which came up in the evidence of yesterday.

#### EVIDENCE.

Mr. ERNEST FLEXMAN called, sworn and examined.

*By the Chairman:*

Q. What is your position in the Soldiers' Civil Re-establishment?—A. Director of Vocational Training, sir.

Q. I made some notes as to points that came up yesterday?—A. There were some points which came up in regard to three men. One was ex-Private W. D. Ralph. The information that I have at Headquarters is that he enlisted on January 10, 1917, and was discharged on April 4, 1919. He applied on August 8, 1919, for a course in a commercial class as a minor, having enlisted under eighteen years of age. This was granted in accordance with the Department regulations, and he was granted vocational pay and allowance for the time he was on his course, not to exceed four hundred and eighty dollars. No application for extension in this course was received from the District Vocational officer, as the full amount authorized for pay and allowance had been spent.

Mr. NESBITT: Which one was that?

The WITNESS: Ralph.

Mr. NESBITT: That is the man that Mr. Nicol complained about.

The WITNESS: Yes.



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*By the Chairman:*

Q. He raised the point as to whether the Department had considered the request that minors should receive a bonus as well as the disabled man?—A. The point was raised as to the extension of the course for minors. The original plan in regard to minors was to place them in training in industries as far as possible and to supplement any pay that they could obtain from the employer up to the amount in P.C. 387; that is, if the minor was single and he could be placed for training where he could receive a certain amount of remuneration from the firm, that pay would be augmented up to sixty dollars per month by the Department. In some cases men were able to earn in their work from five to ten dollars a week up to twenty, thirty, and forty dollars a month in training. In cases of that kind the course would be extended over quite a long period. When this Order in Council was put through the recommendations suggested that a limit to the amount of money that could be expended on any one minor be set so as to make the amount of benefit that each minor would receive uniform, and the amount set for pay and allowance was four hundred and eighty dollars, based on a full eight months' course at sixty dollars per month.

*By Mr. Tweedie:*

Q. Does the same rule apply to men who are disabled?—A. No.

Q. You have no discrimination in your regulations against minors?—A. Only a limitation of the amount of money spent, Mr. Tweedie.

Q. The limitation is eight months?—A. Eight months.

Q. Suppose, after the expiration of eight months, for special reasons, a minor applied for an extension of course, could he get it or not?—A. The only reasons under which they have been able to get it in the past have been loss of time through sickness, or being out of a job through strikes, which closed down the work for days.

Q. Being out of a job through a strike?—A. If the shop has been closed up and the training has been interrupted they would be granted an extension with pay during that time.

*By the Chairman:*

Q. I have here a copy of the General Orders of the Ottawa Vocational School, dated March 22, 1920. This is a note as to the length of course:—

“Minors can only receive eight (8) months' instruction and no extension beyond this period can be considered. Disabled men are entitled to eight (8) months' instruction, and extensions are based on the attendance, record, progress and efficiency of the student.”

You will see, then, that follows the policy of the Board with regard to these two points:—A. Yes.

*By Mr. Tweedie:*

Q. You heard the reference made yesterday to a young man who applied for an extension in the case of accountancy; is that the case you refer to?—A. Yes, that is Ralph.

*By Mr. Cooper:*

Q. You say that four hundred and eighty dollars is allowed for pay and allowance. In the event of the man not completing the course and there being a balance left that should have been expended on him, is he entitled to draw that balance?—A. No, he can go on drawing pay until he has drawn the four hundred and eighty dollars.

Q. Provided he is working?—A. Yes, provided he is working. But in the event of the pay that he receives from the firm amounting to the same, it stops altogether.

[Mr. Ernest Flexman.]

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Q. Then, there is a discrimination against the minor as to what previously existed. In the past they would get that month's bonus after the course was finished?—A. The minor would not, the disabled man would.

Q. Before this Order in Council?—A. This Order in Council came out at the same time as the training started.

Q. Last year the minor would get the extra month's bonus?—A. No, he never has had it.

Q. There was no complaint about that last year.

Mr. NESBITT: No.

The WITNESS: There were a lot of minors graduated last year. The training only started last summer.

*By Mr. Tweedie:*

Q. In regard to the resolution, number seven of the Great War Veterans' Association, subsection one, that refers to the pay and allowances.

Mr. NESBITT: Where do you get that?

Mr. TWEEDIE: It is right at the top of the page. Evidence, I think, was given by Mr. Newman, or one of the three gentlemen, that a petition had been prepared and delivered to an official of the Soldiers' Civil Re-establishment in connection with their complaints on this subject. I haven't the name of the man, but I think it was Stewart. They have never seen or heard tell of the petition since. Do you know anything of that case?—A. No, I have never seen that petition. I have seen other petitions from other points, but not that one.

*By Mr. Nesbitt:*

Q. Mr. Flexman, will you take number one. Do you care to say anything about that? That increases the pay and allowances. I suppose that is really for us to determine, but still Mr. Flexman might have some evidence on it?—A. Yes, during the past winter I felt that there should be an increase in pay and allowance. I knew very well that the students were finding it very hard during the winter months, but I felt that it applied especially to the winter months and not so much to the summer months.

*By Mr. Tweedie:*

Q. They divided it into two classes and made it retroactive from the 1st of January. They ask for an increase of twenty-five per cent of pay and allowance. What do you say about it as a whole?—A. I felt about that, that so far as the summer months are concerned, it is not so necessary for us to show an increase.

Q. Do you feel satisfied that they did not have enough to live on through the winter?—A. Yes, sir.

Q. You think that covering the winter months by an increase would be nothing unreasonable?—A. No.

*By Mr. Nesbitt:*

Q. Was not the pay and allowance based on the same amount as a pension?—A. Yes, they were pretty much interwoven, and for that reason, when the recommendation was made for an increase, I asked that it be put in the form of a bonus covering the winter months only, so as not to interfere with the basic pay and allowance.

*By Mr. Tweedie:*

Q. What do you mean by the winter months?—A. From November to the end of March.

Q. In regard to No. 2, they ask "that stricter measures be taken to ensure that each student shall be given the course best fitted to his ability and his education and

[Mr. Ernest Flexman.]

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according to his disability"?—A. Every effort is made. Every one interested in the starting of these men in their course is impressed with the importance of getting them started right. In addition to that, an inspection of the training is carried out to ensure that a man will not continue in a course for any length of time if he is not suited to it.

Q. Take a student going to the Vocational School and making application for a course, and just tell us what procedure is followed?—A. When he makes application for a course, he sees first the interviewing officer who finds out every particular that he can of the man himself, his pre-war history, his service, his disability, and everything in connection with the man. He then goes before a medical officer.

Q. He gets in touch with the man's physical and mental qualities?—A. Yes, sir.

Q. And his previous occupation?—A. And his previous occupation, and he also finds out what is in his mind for the future with a view of meeting his wishes if possible along the lines of his training. He is then examined by a medical officer to determine his degree of disability, and also to determine to some extent whether it will interfere with his pre-war occupation. The doctor does not altogether decide that case; it is decided eventually before the Disabled Soldiers' Training Board, before whom the case is brought. It is composed of one officer of the Department, a medical officer and an outside man. The question as to whether the disability which the doctor has found will interfere with his pre-war occupation is determined by that Board, and if it is considered that it will prevent him from going back to his pre-war occupation, the question of the training that should be given to him is taken up by the Board, and if it is considered that the line of training which the man requests is feasible and in the best interest of the man, he is put in that line of training.

Q. The same Board determines that question?—A. The same Board determines that question. The interviewing officer is kept posted as to the openings in the industry and as to whether a certain industry is overcrowded.

Q. Just a minute, we were just getting started. After he passes that board, and the board determines his course, what next happens?—A. One of two things happens. If there is an opening for him to start his course immediately, he is placed on that course; that is, if there is an opening in the industry which he can take, he is placed there.

Q. How do they determine whether there is an opening or not?—A. That is done by an outside man, by outside men, industrial surveyors, who are looking for those openings all the time to place him in an industry.

Q. If a man wants to take up, say motor mechanics, your industrial outside men will make inquiries as to whether there is an opening for that man?—A. Yes, or as to what the future chances are of finding employment for that man later on.

Q. And if there is no prospect of an opening?—A. The interviewer is notified to that effect.

Q. And he advises him against that course?—A. Yes.

Q. What is the next step?

*By Mr. Nesbitt:*

Q. Do you not have schools?—A. Yes. If it is considered that we cannot find employment for him, he is trained in our own school. The idea is that after he has had a certain amount of training in the school, to pass him out to some outside shop to finish his training.

*By Mr. Tweedie:*

Q. That is one alternative, what is the other?—A. The other is to take him directly into the school for training.

Q. Without any consideration of the prospect of employment?—A. Oh no, that is always kept in view. In the second instance, the man would not be started on his course until approval from Ottawa had been received.

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Q. In the one case inquiries are made outside, and in the other he goes directly into the school?—A. The only reason why we would place him in the school would be if an opening was available. If we did not step in and put that man on right away, we would lose him entirely.

Q. You would lose him?—A. Lose the opening, because it would be filled probably by somebody else outside our own organization.

Q. Now take the cases of a watchmaker and a book-keeper. If a man wanted to take up watchmaking, you would go and see if there was an opening?—A. Yes, though as regards watchmaking, openings in that industry are very limited. That training has to be given in some school.

Mr. TWEEDIE: You have some concrete cases yourself.

The CHAIRMAN: Mr. Newman has handed in, according to his promise, the names of three men brought to his attention, three men who applied for a certain course and were given another course. The first is that of Private J. H. Kimber, who was a minor, and was going to a motor mechanic school. He applied for the same course in vocational training, and was told that it was filled, and he was placed in a show-card class. The next case is that of Corporal J. M. Post, who applied for a motor mechanics course and was given French polishing. These two have been checked in their desire to have a course in motor mechanics. What do you say as to that?—A. I cannot say offhand, except that probably 50 per cent of the applications we get for training are for motor mechanics.

*By Mr. Clark:*

Q. What considerations are there in deciding against the preference of a man himself?—A. One of the main considerations would be the man's disability, if he had any, or we would consider whether the man himself was personally adapted for the work he wanted.

Q. Or whether the occupation was overcrowded?—A. Or whether the occupation was overcrowded. That is a very important factor.

*By the Chairman:*

Q. Mr. Stalford gave us a list taken from his files of applications for assistance received since the first of March; that is, I take it, from vocationally trained men who were out of work. This list contains 128 names, and I notice that 26 of these have been trained for motor mechanics; that is over one-fifth of the entire list have been trained at motor mechanics, and were out of work. Is it your experience, that there is a surplus?—A. Yes, of motor mechanics, especially during the winter months.

*By Mr. Tweedie:*

Q. We have got to the stage where we divide them into two classes. The first class are taken right into the school because if they are not taken in their training in the business will be lost. The applications of the second class are referred to the head office in Ottawa for approval, and then they are taken directly into your own school?—A. Yes.

Q. What happens after these two steps have been taken?—A. They immediately go on pay and allowance, and their training commences.

Q. When their training commences, do you keep a man watching or observing to see whether or not they are qualified for the course they have started?—A. Yes, in the case of the men trained in our own schools, it is done by the inspector and by his reports, and, of course, the principal keeps in touch with them.

Q. And if they are not suited for that course what about it?—A. A recommendation for a change is made, and the case goes up before the Board.

Q. Suppose he has spent four months on a course, for which he is not suited, and starts another course which would require eight months, can you tell us the arrange-

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ment as to the completion of the second course?—A. He is immediately granted a change of course for the unexpired portion of the time.

Q. Then the position in which that would leave a man would be this: if through his own fault, or through the fault of anyone else, he spends three or four months in a course for which he is wholly unsuited, he is not given time enough to complete the second course?—A. The Department looks after that. He is originally granted a transfer for the time of his course. Then, depending on the course of his progress, the course is extended from month to month, or from two months to two months, according to the recommendation of the inspector and the D.V.O. One reason why the course is not given again for eight months is to ensure that we keep in touch with his progress before an extension is made.

Q. Is it your policy to grant an extension of time up to eight months so that a man can complete the second course?—A. Oh, yes, and beyond it if necessary.

Q. In the case of a man who is in a factory or workshop, what observation do you make with regard to his progress?—A. He is visited by an inspecting officer twice a month, or he is supposed to be twice a month. I know that during last year sometimes it was not quite as often. The inspection probably in the outlying parts was from three weeks to one month, but in the cities an inspection is made once every two weeks, and the man is notified and also the employer.

Q. We heard the case yesterday of a man there for five months, and he never had a pair of scissors or a razor in his hands; how are you going to account for that?—A. I cannot account for that except from the fact that when the visiting officer went there the barber informed him that the man was making good progress, and the man himself so informed the visiting officer.

Q. Then after the man is discharged from the school—there was evidence in regard to the necessity of following him up outside. When a man is discharged from school, what do you do?—A. An effort is made to locate him in employment.

Q. By whom?—A. By the officers of all branches—the Information and Service Branch.

Q. Working in co-operation?—A. Yes.

Q. After you have found employment, what next?—A. He is followed up until he is permanently placed in employment; that is, if he has been in one position for four months his case is automatically closed.

Q. And there is no further following up?—A. Yes.

Q. Suppose shortly after the expiration of the four months he ceases to be employed there?—A. Well, the only way we can get in touch with him would be either in his coming back to us for another position, or through the Information Service Branch.

Q. Do you ask for any information from him from time to time?—A. Yes, we ask them specially to let us know if they get out of employment after that.

Q. And they have that privilege?—A. Yes.

Q. Some men have been seriously disabled, and are considered handicapped cases. We had evidence yesterday that it would be wise to maintain the handicap section of the Information and Service Branch to look after these particular cases for a year at least. What do you think of that?—A. The Vocational Branch has always had an organization for placing men in training in employment. To train them we have to have a staff who are constantly on the lookout for opportunities of employment. Those men would be utilized for finding opportunities for men who are training. That organization must remain a part of the Vocational Branch, so long as that branch is in operation, and it was thought that the great bulk of the work as regards the soldier who was not disabled was over, in regard to finding employment that this summer would see the finish, and I think that as far as a disabled man is concerned it can be very well handled by the Vocational Branch.

Q. We are not so much concerned with who handles it, but you heard Mr. Stalford yesterday?—A. Yes.

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Q. You heard his suggestion?—A. Yes.

Q. And his suggestion practically is that a body of men who are sympathetic by reason of their own defects should be maintained for the purpose of looking out for employment for these handicap cases, but now, apart from who shall regulate that, what do you think of the general principle?—A. I think that if the disabled man is the right type of man, it is a very good principle.

Q. And that could be worked out to advantage to the disabled man?—A. Yes.

Q. You have given us briefly the course of a man from the time he makes application to the school until he is placed in employment and receives permanent employment?—A. You mean from the time the training commences?

Q. Yes. Have you any other suggestions to make in regard to that besides what you stated?—A. No, I think not.

Q. That is in connection with the second subsection of the recommendation that stricter measures be taken to ensure that each student will be given a course best fitted to him. Have you any other matter which you would suggest?—A. The only other measure I could suggest would be that the reports of the man's progress would come before a Board, such as the Disabled Soldiers' Training Board, the men who originally pass him in, and that they be reviewed.

Q. That is the local Board?—A. Yes.

Q. And after they were reviewed, what next?—A. Depending on those reports, action would be taken as quickly as possible, but if a report were adverse that the man himself be brought before the Board in order to determine what action would be taken.

Q. The action being taken on the recommendation of the local board without being referred to the Director of Vocational Training?—A. No; I think the Director of Vocational Training would take the recommendation of the local Board in most cases.

*By Mr. Nesbitt:*

Q. But you would have local Boards?—A. Well, I think in some places we have them already. The progress report will come in from the Board who originally passed them.

Q. Any other suggestions?—A. No.

Q. Coming to subsection 3 they recommend an extension to twelve months. What have you to say in regard to that?—A. I think it would be a very bad policy to lay down a standard course of twelve months. I think the length of course should be decided by what the occupation demanded, plus the man's progress—

Q. They supplement that by saying, "Or until the student is thoroughly efficient"?—A. Well, I do not quite know what they mean by "until the student is thoroughly efficient." We do not want to turn him out until he can take a job and earn the going wage for that class of work.

Q. That is what you endeavour to do?—A. Yes, providing the man himself is making the right kind of effort.

Q. You do not propose to give a full course the same as they would in a school, or the same as an apprentice would get, to become an absolute journeyman or anything like that?—A. No.

Q. What is your opinion as to the object of this training?—A. Placing a man back in an occupation where he can make a living.

Q. You would not agree that there should be a fixed term, but rather that the term should comply with the man's progress?—A. Yes, I think it would be very unwise to make a fixed term. There was a case cited of a man getting through the book-keeping course in three months. Supposing we placed a man in an occupation where he would get the going wage in three months, would there be any object in carrying him further? I do not think there would.

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*By the Chairman:*

Q. That case was submitted as an example of the refusal of vocational schools to give a man another, or what might be termed, another course. This man got through his book-keeping course in three months and applied for a course in accountancy for the balance of his term, that was refused?—A. Yes.

Q. Can you explain that?—A. Yes, he came under the regulations which govern the training of minors, and the amount that can be spent on pay and allowances under these regulations is \$480.

*By Mr. Morphy:*

Q. So the regulations curb a man's ambition?—A. No, I would not say that.

Q. Why should not the man who has ambition to go beyond a book-keeper take an accountant's course, which would better re-establish him? Should he not be allowed to do so by the State?—A. I think the feeling behind that was in the case of the disabled where no limit would be fixed, but in the case of men training, the man who enlisted under eighteen, that we ought to make the amount of money that was spent uniform, and it would be limited.

Q. In the case of the disabled man you admit what I have suggested?—A. Yes.

The CHAIRMAN: I may have misunderstood the statement yesterday. I understand this minor completed his book-keeping course in three months. He had five months in which he could draw his pay and allowances and practically do what he pleased. He wanted to go on in the accountancy course. That was refused him, and apparently he put up his own money to pay for the course. He stayed on for the five months drawing pay and allowances and studying his course apparently in the school. I understand you worked through some correspondence school?

The WITNESS: That is not quite the situation. It was this, I think. He evidently applied for a correspondence school course with the Scranton International Correspondence School. The application for that Scranton course did not come to Ottawa, but in any case it would have been refused I think, because that additional instruction which he wanted could be given in our own school under our own instructors, and it would not be necessary to pay for the International Correspondence course in that case.

*By Mr. Arthurs:*

Q. The impression that you were using the International Correspondence School is wrong?—A. No, we have used them in certain cases in regard to a certain line of training, but it has not been the policy to use correspondence schools where we can give the actual instruction ourselves.

*By Mr. Morphy:*

Q. Suppose the man in question had originally asked for an accountant's course, what would you have done?—A. We would have given him an accountancy course in our own school.

*By the Chairman:*

Q. In addition to the book-keeping?—A. Yes, probably, if he needed the book-keeping course to start with.

Q. Supposing he had completed his book-keeping course in three months and applied for a course in accountancy in your school, what would happen?—A. He could be carried on in accountancy.

*By Mr. Morphy:*

Q. Because he happens to be a minor and takes a book-keeping course for three months, still having five months under the regulations, that he could have been

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employed in some course, you claim to have no further responsibility for him?—A. Oh, no, he was carried on for eight months.

Q. In what way?—A. In this school.

Q. What school?—A. This school.

Mr. NESBITT: He was carried on the full term.

*By Mr. Morphy:*

Q. I thought he had been refused.

The WITNESS: In the Scranton Correspondence School.

*By Mr. Cooper:*

Q. He had to pay \$75 out of his own pocket?—A. Yes.

*By Mr. Tweedie:*

Q. He was entitled to eight months and took a book-keeping course. That occupied three months. He remained at the school five months, and the instructor stated yesterday that if he was allowed to remain an additional month on accountancy he could complete his course, but the regulation limited his time to eight months, and therefore they were not allowed to grant pay and allowances for the extra month. They suggested in number 3 also that the last three months of the twelve months that he be turned over to some firm, and that the pay for these three months be made by the Government. What have you to say in regard to that?—A. Wherever possible, we try to give that man the latter part of his course in some shop or occupation he is going to follow.

Q. What about pay?—A. He is on pay of the Department.

Q. How much?—A. Full pay and allowances.

Q. He would be drawing something from the firm?—A. If he is drawing from the firm, if he wants to continue his course longer, we can graduate that pay. We can pay him part from the Department and let him receive part from the firm, so as to extend the length of his course.

Q. Supposing he is entitled to \$60, the last three months he goes into a factory and draws from the firm \$30 a month, you would pay him \$30 a month?—A. We would if we could get that information from the firm and the man was agreeable to that.

Q. Then you would pay him \$90 less than if you had paid him \$60. Would you apply that \$90 on the extension of his course?—A. Yes.

Q. So that in that case his course might extend from eight to eleven months?—A. Yes.

Mr. ARTHURS: I think you are under a misapprehension Mr. Tweedie. Is he right in assuming that a man before the expiration of the six months has any deduction of his pay on account of anything received by him from some firm? He goes to a firm for experience previous to the end of the six months' term. Do you necessarily make any deduction in his pay?—A. No.

*By Mr. Arthurs:*

Q. Did you ever without his consent?—A. No, sir.

*By Mr. Tweedie:*

Q. But he can draw thirty dollars a month from the firm and you can supplement that and make it sixty dollars, and then apply the balance on the extension of his term.

Mr. ARTHURS: Oh, yes.

WITNESS: Yes, that is so.

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*By Mr. Tweedie:*

Q. The last suggestion is that the option for this retraining and extension shall be given to all former students who return to complete such extended courses. The suggestion we had from Mr. Nicol of Kingston and Mr. Stalford of Toronto yesterday was that a man who had been released or discharged from the school, after going out, found that he required further training. They suggested that a Board of Appeal be established and these men be allowed to make application to this Board of Appeal who shall determine whether or not retraining is required and make a recommendation to that effect. What do you say about that?—A. That is done quite often at the present time, Mr. Tweedie.

Q. It is?—A. Yes.

Q. And such is your general rule?—A. Yes.

Q. Can you cite an instance in which that is done where a man has received his full course and been released and desires to return for further training and it is granted?—A. There have been cases where a man has taken his full training and gone out into employment when his health has broken down and he finds that he cannot carry on the work for which he was trained. The case was brought up and he was granted an additional course.

Q. That is on account of his health?—A. On account of his health.

Q. Take the man who is physically sound but is incompetent through lack of training to carry on. What do you do in those cases?—A. If it is thought that he can be trained by being given additional training he has been brought back and given additional training—a supplementary course.

Q. Have you a Board established for that purpose?—A. It comes before the same Board again.

Q. The same Board?—A. Yes, except in Toronto. They have a Board of Appeal there.

Q. What do you mean by "The same Board?"—A. The Disabled Soldiers' Training Board.

Q. The Board which originally examined him?—A. Yes.

Q. When his application was granted?—A. Yes.

*By the Chairman:*

Q. They have a Board of Appeal in Toronto?—A. Yes, I think that is the only one. No, they have a Board of Appeal in Vancouver also.

*By Mr. Tweedie:*

Q. How do you find it works out?—A. Very well.

Q. Your course is somewhat along the line suggested by Mr. Stalford and Mr. Nicol yesterday?—A. Yes, excepting the fact that it is not advertised widely.

Q. Their fourth suggestion is that vocational training be extended to include the minor up to twenty-one?—A. What is it you want me to say about that?

Q. What is your opinion?—A. As to whether it should be extended?

Q. Yes. Have you made a survey of the number of men who would likely come under that heading?—A. No, and I think there would be a very large number, Mr. Tweedie, if it was extended to twenty-one.

*By Mr. Nesbitt:*

Q. Twenty-one from the time they enlisted, or twenty-one from the time they were discharged?—A. That is twenty-one at the date of their enlistment, as I understand it.

The CHAIRMAN: Yes, enlistment is the date. I have a letter addressed to Sir George Foster from Alfred E. Snow of Ottawa in regard to his son who enlisted at the age of eighteen years and five months and was refused training under the regulations. He very strongly urges that we should enlarge the time.

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Mr. NESBITT: He was over the eighteen years?

The CHAIRMAN: Yes, he was over eighteen and is outside the regulations.

*By Mr. Morphy:*

Q. What do you mean by "a very large number," Mr. Flexman?—A. Well, I cannot say. We estimate that a number of minors who would come under the eighteen clause would probably be about three thousand.

*By Mr. Nesbitt:*

Q. How many?—A. About three thousand.

*By Mr. Morphy:*

Q. Who would come in?—A. Yes, under the age of eighteen.

Q. How many are in now?—A. The actual number of minors who commenced the course is eleven thousand two hundred and ninety-two.

Q. Under eighteen?—A. Yes.

Q. Have you made an estimate under twenty-one?—A. I have not been able to make any estimate, because we have had no applications except from a few who were over eighteen.

Q. What do you mean by "a few"?—A. I should imagine probably from two to three hundred.

Q. I presume that the fact being known that those over eighteen could not apply is very widely known and, therefore, you do not know how many there are?—A. We do not.

Q. Can you give any reason why a boy of eighteen years and five months, or nineteen years, should not be given the benefit, and a boy of eighteen years or seventeen years?—A. No, except probably the additional cost.

*By Mr. Clark:*

Q. It was the recommendation of the Committee last year?—A. Yes, it was the recommendation of the Committee last year.

*By Mr. Morphy:*

Q. Have you had any personal interview with those boys of over eighteen?—A. Very few of them.

Q. How have these applications impressed you, first, as to the bonafide nature of them, and secondly, the necessity?—A. The bonafide nature is all right, as far as the claim that they needed training.

Q. That covers both branches of my question. Then is it your opinion if the age were extended to twenty-one that it would be of great benefit to many enlisted men?—A. Undoubtedly.

Q. Undoubtedly?—A. Yes.

Q. But, not knowing the number, you cannot estimate the cost?—A. I have no idea of the number. I imagine it would be possible to find out the number who enlisted under twenty-one from the M. and D. Department.

*By Mr. Nesbitt:*

Q. From the Militia Department?—A. Yes.

*By Mr. Arthurs:*

Q. Apparently it was not possible to find out the number under eighteen?—A. No.

*By Mr. Tweedie:*

Q. They also extend the number, Mr. Flexman, to include all men, whether suffering disability or not, or who were interrupted by enlistment in the learning of  
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their trade or profession. You want to bear in mind that that takes every man from twenty-one to fifty if he was interrupted in the learning of his trade or profession. Have you any figures dealing with that?—A. No.

Mr. NESBITT: We have.

*By Mr. Tweedie:*

Q. You are not in a position to give us any information as to the cost regarding that?—A. No.

Mr. TWEEDIE: Now the fifth—

The CHAIRMAN: Just one moment. Referring again to the case of young Snow. The peculiarity of this case is due to the fact that he was wounded, and quite severely wounded, so his statement says, but he apparently does not come under the regulations, probably because he is not prevented from carrying on his previous occupation, having had no previous occupation at the age of eighteen years and five months. Is there anything we could do to change the regulations, so as to admit a man like that?—A. The practice has been in the case of a student who was disabled, if his disability is going to be a serious handicap to him in the general labour market, he has been given training. But the very minor disabilities, which were proven to be of practically no handicap—of course, he would not be given training.

*By Mr. Green:*

Q. The chances are the results of his disability would be nil?—A. Yes.

*By Mr. Clark:*

Q. He would be entitled to something for his disability?—A. Yes.

Mr. COOPER: Does that say how serious his disability was?

The CHAIRMAN: No. It says he was severely injured, but fortunately was not killed, at Paschendale. The letter says: "I am now maintaining him at Montreal, where he is learning wireless telegraphy."

The WITNESS: A lot of men have thought they were entitled to training on account of wounds received like that.

The CHAIRMAN: The application was made last December.

Mr. CLARK: Last December. He was disabled or wounded, but he was not prevented from coming back to his former occupation. But supposing he did not have any previous occupation?

The WITNESS: He probably had no disability at all.

Mr. TWEEDIE: I think Mr. Flexman might get the exact details, an accurate statement of that case, and submit it to the Committee.

The CHAIRMAN: That is a good suggestion. Mr. Flexman, I will pass this correspondence over to you.

The WITNESS: Yes, I will look that up.

The CHAIRMAN: Number 5 reads:—

"That all students receiving training as minors be awarded the usual bonus upon the expiration of their courses."

*By Mr. Tweedie:*

Q. What have you to say about that? You heard the evidence yesterday?—A. Well, I think there again it is just a question whether the Government wants to go to the additional expense of that. It undoubtedly would help a large number of men who were trained in a school, if subject to any delay in securing employment, as there is quite often.

Q. What do you understand to be the usual bonus?—A. One month's pay.

Q. Granted to whom?—A. To the student.

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Q. What student?—A. At the expiration of his course.

The CHAIRMAN: Let me read the Regulation issued from the Ottawa Vocational School on that question. It is as follows:—

“Bonuses: Minors do not receive a bonus. Disabled men who satisfactorily complete their course of instruction are recommended for a bonus, and in some cases those who discontinued their courses to follow their line of training—”

I presume that means that even when they have discontinued their course—

Mr. TWEEDIE: That is what I wanted the witness to say, that disabled men get the bonus and the minors do not.

The WITNESS: That is so.

Q. Have you any good reason for a minor not getting it? On what apparently do you understand that to be based?

The CHAIRMAN: That is our recommendation, is it not?

The WITNESS: The limit of four hundred and eighty dollars is the recommendation that was made as to minors by an Order in Council which governed the training of minors, as originally put through. I do not think the matter came up last year before the Committee.

*By Mr. Nesbitt:*

Q. No, I don't think it did, but it is the recommendation of an Order in Council, is it not?—A. Yes.

*By Mr. Tweedie:*

Q. Would you care to express an opinion, or do you want to leave that to us?—A. I would just like to say one thing, that it would mean practically this: that if it was granted to one—you see, the necessity is not very apparent in the case of a man who goes directly from the course to his work, and is carried on the pay-rolls immediately from that time, but it would be a great assistance in the case of a student who has completed his training entirely in the school and where there was some delay in his obtaining employment,

Mr. TWEEDIE: Then, number 6:

“That pay and allowance commence from the date of approval of course.” You heard the evidence yesterday in regard to that?

The WITNESS: Well, there are quite a number of men who do not start their course immediately after they are notified.

*By Mr. Nesbitt:*

Q. When they can start?—A. When they can start. Quite a number of them do not. We make an effort to start them in as soon as possible after the application is in, and at the present time there is very little delay in getting them started.

Q. There is a recommendation by us in reference to that from our Committee last year. There is a rule in there some place or other. Mr. Scammell showed it to me yesterday. We recommended that last fall?—A. The rule that you refer to is a recommendation that was adopted or put through, which states that a man could be paid pay and allowances immediately when starting his course whether he was approved finally or not.

Mr. COOPER: From the date of the approval I think it was.

Mr. SCAMMELL: The recommendation says:—

“It is recommended that the vocational branch should actively pursue the policy as laid down in the past and as at present followed in this respect, with a view of doing everything possible to eliminate all unnecessary delays commensurate with a careful and proper investigation as to the eligibility of the

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applicant for training and further, as a measure to ameliorate the financial difficulties of applicants caused by unavoidable delay in this respect, that if a man is taken on for training by the District Disabled Soldiers' Training Board and his application is afterwards rejected the Department shall provide pay and allowances over the period he had been training, except in cases where wilful misrepresentation has been discovered."

The CHAIRMAN: That does not cover it.

Mr. NESBITT: That is our recommendation.

Mr. SCAMMELL: That is the recommendation which was carried out, sir.

Mr. NESBITT: There is a complaint that they were taken on by a local board—I remember it very well—and then afterwards refused by Ottawa. We recommended in cases that were taken on by a local board and afterwards refused by Ottawa that they be paid during the time they were taken on by the local board.

Mr. TWEEDIE: Now, number 7 is that the scope of advancing of loans of five hundred dollars be broadened. For instance, a man takes training in blacksmithing or carpentry. They could loan him up to five hundred dollars for the purpose of purchasing tools and equipment. They suggest if a man takes a course of training in the vocational school and engages in some business or occupation to which his training is quite incidental that man could borrow five hundred dollars. The case which they gave was that of a bookkeeper taking a course in bookkeeping and he wished to engage in a little grocery business, and they asked that he have the right to borrow five hundred dollars. What do you think about that?

The WITNESS: What they asked for was a loan in order to enable him to buy stock, that is, grocery and other things as well.

*By the Chairman:*

Q. Show cases and stock?—A. Yes. But the drawback in making loans to men who are not following the exact line of their training is that you do not know what their capabilities are. It is purely a gamble whether he will make a success of it or not. If the vocation that he follows is anyway in the line of his training, whereby we would have some judge of what he is capable along that line, I think the loan would be put through, but it certainly would not be put through for a stock of groceries at the present time; nothing further than the fixtures or furnishings.

*By Mr. Tweedie:*

Q. They have suggested that a man might take a course of map reading or plan reading and then borrow five hundred dollars to start out with as a contractor or in the contracting business, having had no experience in that kind of work whatever?—A. I would not consider that a good loan.

Mr. TWEEDIE: Those are all the recommendations.

The CHAIRMAN: We had some evidence before us yesterday and have received certain letters complaining of the rates of wage paid to vocationally trained men. Have you any information along that line?

The WITNESS: I do not quite get your question.

*By the Chairman:*

Q. The vocationally trained men—certain of them—complain that the rate of wage offered by the employer is insufficient and is low, below the market and not enough to live on.

Mr. CLARK: After a man has graduated?

*By the Chairman:*

Q. After a man has graduated? What do you know about that?—A. Yes, a number of cases have come to light where a man is offered considerably less than the

[Mr. Ernest Flexman.]

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usual rate of wage, and we make every effort that we can to rectify that, or we find a man other employment, but it is not always possible.

*By Mr. Arthurs:*

Q. Have you found many employers endeavouring to get a returned man at a lower rate than the ordinary simply because he was getting a pension?—A. No, not a great number that have come to my notice.

Q. But you have found some?—A. Yes, there have been cases but we are trying to steer clear of them in placing men.

*By Mr. Nesbitt:*

Q. You do not apply at that fellow's place any more?—A. No.

The CHAIRMAN: There is a letter here from Toronto from a vocationally trained man who says "the manager of this firm has offered forty cents per hour which he considers a high wage which does not amount to the money I received from the D.S.C.R. I have finished my course and have drawn my bonus and how can I keep my wife and family and pay twenty dollars a month rent? I am unable to follow up my former occupation which was at electrical work. Electricians are getting one dollar an hour."

Mr. NESBITT: He was getting what?

The CHAIRMAN: He was offered forty cents an hour.

*By Mr. Clark:*

Q. In the same line of business.

The CHAIRMAN: This was in a hat company.

Mr. NESBITT: In another position he was offered forty cents an hour or four dollars a day if he worked ten hours.

*By Mr. Morphy:*

Q. I would like to go back to Mr. Tweedie's last question. The witness has answered that he would not consider that a good loan, that is five hundred dollars loan under Order in Council 2329, which has coupled with it the request that that be more generally applied. A more general application comes out in this question of Mr. Tweedie's about the man who wants to study map or plan reading with a view to becoming a contractor and earning a livelihood. You said you would not consider that a good loan?—A. Yes.

Q. Why do you say that unless you know of a case?—A. I know of a case, because the case came up yesterday and it was the case of the man who had no previous experience at all in contracting.

Q. Are there many cases of that kind or just one now and again?—A. No, I do not think that is very often the case.

Q. He had no previous experience?—A. No.

Q. Had he any bent for it? Had he anything to show why he would succeed in that and would not succeed in anything else?—A. The way the case was presented yesterday was that by having the five hundred dollars he could have built the foundation of the house and draw the money for the foundation, and go on from that point building the house on what he received in advance, but the man without any experience in contracting I think would be taking a very great risk in attempting to start contracting in that manner on a loan from the Government.

*By Mr. Clark:*

Q. Would you be authorized to loan him that money?—A. No, I would not, under my interpretation of the regulations.

The CHAIRMAN: Are there any more questions to ask of this witness.

[Mr. Ernest Flexman.]

## APPENDIX No. 4

Mr. NESBITT: Mr. Parkinson is here and I would like to ask him one or two questions.

Mr. TWEEDIE: I don't know whether Mr. Flexman has anything in mind he would like to bring before us.

*By the Chairman:*

Q. Have you anything further to offer, Mr. Flexman?—A. No, I think not.

*By Mr. MacNeil:*

Q. In view of the fact that if you made a recommendation that the pay and allowance be increased, what prevented placing them in effect?—A. I was not at the meeting at which they were considered, and I cannot say because I do not exactly know.

Q. Do you not think the necessity exists, even in the summer months, of more adequate maintenance to be provided for the man, particularly the married man, under the present conditions of living?—A. Yes.

Q. In regard to payment of pensions to the disabled men; is it not your observation that seriously disabled men are frequently forced to make additional expenditures over and above those required of a man who is not so seriously disabled? Take, for instance, a man who is an amputation case. Is he not required to spend additional money?—A. In some cases, yes; but there is an assistance allowance for the exceptional cases.

Q. There is, from the Pensions Board or the D.S.C.R.?—A. From the Pensions Board.

Q. Is he permitted to receive that while undergoing vocational training?—A. Not from the pension authorities.

*By Mr. Cooper:*

Q. Is he not allowed to receive the assistance allowance?—A. That is out of his pension.

*By Mr. MacNeil:*

Q. What steps has your branch taken to meet the conditions of such action? Say for instance the matter of car fare. Do you realize that under this low maintenance these men are obliged to seek the houses in the outlying portions of the city. Do they receive their car fare in all centres?—A. Cases of that kind would.

Q. In all centres?—A. Yes.

Q. That is uniformly applied?—A. You were speaking of exceptional cases of severe disability.

Q. In view of the fact that a seriously disabled man would have this additional expense, what is your opinion as to whether he should receive his pension or not?—A. During the period of training?

Q. Yes.—A. I am not in a position to say whether he would or not.

Q. Or in regard to these pension payments if they were placed to his credit with your department would it not be of great advantage to him upon the completion of his course?—A. I always looked at this question in this way that the Government were taking the responsibility for the men one way or the other. If he is not drawing his pension, he is still drawing a maintenance from the Government, and he is being carried on by the Government, and when he is finished his training with the Government his pension is resumed. In the case you are asking for, you are asking for a double payment from the Government during the time he is under its care.

Q. Speaking of the case of minors who are placed in industries; have you any statistics to show what remuneration they are receiving from their employers?—A. I have not got it with me, but I can get it.

[Mr. Ernest Flexman.]



Q. Is it not a fact that the great majority of them do not get any extension of their course beyond the eight months because the employers do not give them sufficient remuneration to make any perceptible difference in their allowances from the Government?—A. No, between the training and the industry they are getting some money from the employers.

*By Mr. Clark:*

Q. What is the maximum course that a minor has taken?—A. Up to the present time it would approximate one year, because that is the length of time we have been running, but in some cases it will run over two years.

Q. They get so much from the employer that the four hundred and eighty dollars extended over a period of two years?—A. Yes, unless, of course, their wages come to the same amount that we would pay them, and then they automatically cease.

*By Mr. MacNeil:*

Q. Have you the statistics of the number of men who are now following the vocations for which they trained—the percentage?—A. I cannot give you that now.

Q. Do you know what it is approximately, off-hand?—A. The last report is, I think, sixty-six per cent.

Q. And what is the percentage of those out of employment?—A. The last figures are as of the end of March—the last figures I have definitely—is ten per cent. ten-point-something per cent. I forget what it is exactly.

Q. What is your opinion with regard to the evidence submitted here as to the large number of men who are now unable to pursue the vocation for which they were trained, apparently for the reason that they were not of the right grade of efficiency?—A. Well, I think that the majority of men, if they adopted this vocational training in the way they should, and provided they were all right physically—I mean provided they were all right mentally—they can, in the majority of cases, put themselves in a position to take their place in civil life.

Q. The evidence submitted yesterday would show that not only were a large number out of employment, but some had broken down after securing employment, and after training were unable to secure a living wage and this condition was attributed to the fact that their training was not sufficient?—A. I think it is more attributable to economic conditions. During the past winter the number of unemployed was quite large.

Q. Was there not a constant demand for skilled tradesmen—that is reported by the Labour Department?—A. I do not know, I would not like to say.

*By Mr. Clark:*

Q. Does not the same condition apply to civil life as well? A great many people who begin to train as teachers do not remain in the teaching profession, and preachers go out of the preaching profession?—A. Yes.

Q. They make up their mind to go into some other job afterwards?—A. It would be unreasonable to suppose that a man would remain in one particular line of training. A large number of these men by the time they have finished their training are in much better shape physically and they find that by going back to their old job they can get much better pay and naturally go back—a lot of them.

*By Mr. Nesbitt:*

Q. They see other openings that pay them better?—A. They see better openings. The amount of unemployment which I quoted just now as ten per cent I think will very rapidly decrease during the next two or three months.

Q. It should have decreased by now. From March to the end of May, it should have decreased?—A. Reports from all the districts say that the unemployment is rapidly decreasing.

[Mr. Ernest Flexman.]

## APPENDIX No. 4

*By Mr. MacNeil:*

Q. What steps do you take to see that a man is established securely in his trade?—

A. By the follow-up system.

Mr. MACNEIL: The evidence was submitted from the city of Toronto yesterday—a long list. How many men would you have employed in your after-care department in the city of Toronto?

Mr. TWEEDIE: Just a moment. That statement was of last March when the unemployment was at its height all over the country.

*By Mr. MacNeil:*

Q. At that time, approximately, how large a staff would you have engaged in Toronto, particularly in reference to the follow-up work?—A. I do not know the exact number. I think, approximately, fifteen to twenty.

Q. Why was it that these men were thrown back on another branch of the department to be placed?—A. I imagine that the difficulty of finding openings was great and the Information and Service branch was one of the organized agents through which they could find employment.

*By Mr. Nesbitt:*

Q. Is not that part of their business?—A. Yes; and also men who are waiting for employment would probably go to the Information and Service branch anyway.

*By the Chairman:*

Q. In addition to——?—A. In addition to our own, and also they would go to Information and Service branch during that time, because if they were not granted employment they would get the work they could do, and they would naturally drift into it.

*By Mr. MacNeil:*

Q. Would you care to make any comment as to the number of men who applied for "B" certificates to obtain aid from the Federal Emergency Association?—A. I do not know.

Q. Some one thousand men applied to be vocationally trained in the vocation for which they were fitted and were unable, through lack of sufficient training to make a living?—A. Was the statement made that there were one thousand vocationally trained men?

Q. I think so?—A. I did not understand——

The CHAIRMAN: It was stated that twelve hundred vocationally trained men were out of employment.

Mr. CLARK: Sixteen hundred.

The WITNESS: I understood the total number of "B" certificates that were issued was twelve hundred in Toronto.

Mr. MACNEIL: Quite a large percentage of the men were vocationally trained?

The WITNESS: I do not think the percentage was stated.

Mr. TWEEDIE: Ten per cent—about one thousand in the whole institution.

The WITNESS: I think, probably, the economic conditions might be responsible for that.

*By Mr. MacNeil:*

Q. How many men have been readmitted for the "brush-up" course?—A. The supplementary course?

Q. Yes?—A. I haven't the figures with me.

Q. Approximately?—A. I would not be able to give you those figures off-hand.

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Q. Could you give the approximate number of men whose course have been extended beyond eight months?—A. I could get these figures. I do not know them.

Q. Would you care to make any comments on the evidence given by Mr. Nicol yesterday that practically hard and fast instructions had been given with regard to disabled men which made it impossible to obtain approval of the recommendation for an extension?—A. Mr. Nicol did not read the whole of the instructions. There is a clause in these instructions which states that cases where extensions were required over eight months should be referred to Ottawa. He omitted to read that.

Q. Do many men get this extension over eight months?—A. Oh, yes, quite a lot. I might be able to give you an idea. Last week there were 126 extended.

Mr. CLARK: Over the eight months?

The WITNESS: Over the eight months.

Mr. ARTHURS: In one week?

The WITNESS: In one week.

*By Mr. MacNeil:*

Q. Referring to the loan, why is it that in many instances a deposit is demanded of the man who makes application for a loan?—A. It is not a deposit. A man applies to purchase a second-hand automobile or probably had a second-hand automobile—and in order to ensure the Department and safeguard it that the man will value the property, we have insisted that he put up a certain amount of security on the purchase price.

Q. Is not that more or less contrary to the spirit of the recommendation, and does it not defeat the purpose for which the loan was made?—A. I have looked upon it in the nature of a loan, and not as a gift to a man. I feel we should take some precautions to safeguard them.

*By Mr. Nesbitt:*

Q. What does he do with a second-hand automobile?—A. We passed a recommendation that he be given a loan of \$500 to establish them in a one-man business. What would he do with a second-hand automobile?—A. Men have bought trucks and are doing trucking.

Q. That is trucks, not automobiles?—A. Taxicabs and jitneys.

*By Mr. Cooper:*

Q. They would not be trained to run a jitney, would they?—A. They have been trained as chauffeurs.

*By Mr. Clark:*

Q. These loans are payable in five years.

*By Mr. MacNeil:*

Why is it, in some instances, the payment is demanded within the time allotted?—A. The time allotted?

Q. The time prescribed in the Order in Council?—A. We have tried to make the loan within the life of the security, and probably the man has made application for a loan of \$200, which, probably, has been made repayable within two years.

Q. Do not the regulations defeat the purpose of the loan? What would be done in the case of a man who is unable to repay in time?—A. In the case of the man who is unable to repay in two years, his loan would be extended providing everything else was satisfactory.

Q. Where do you claim your authority exists for such regulations under the Order in Council?—A. We look upon the matter of safeguarding the loan as being one feature of the scheme.

[Mr. Ernest Flexman.]



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*By Mr. Clark:*

Q. The loan is repayable in five years. Would you be held responsible for the collection of these loans?—A. I think we probably would; yes.

Mr. NESBITT: It is intended that you should take such security as you can get anyhow.

*By Mr. MacNeil:*

Q. What is the total number of loans issued?—A. The number—654 so far.

Q. And applications that have been received and not dealt with?—A. About, I think, possibly 140.

Q. Have you any statistics of applications that have been received at your district offices and that have been refused?—A. No.

*By Mr. Morphy:*

Q. Can you give the Committee any information by way of percentage of the number of men who have been vocationally trained and permanently re-established?—A. The question is a little difficult because the thing is still in operation. Of those we have finally closed it would approximately amount to 92 per cent.

Q. Do you anticipate that the same high percentage—I would call it high—would continue?—A. I think so, yes.

Q. What about the other 8 per cent?—A. This is accounted for by about 3 per cent unemployed; the others are made up by those going abroad, who have been lost sight of in some way or other; those who have died, and those who have returned to hospital, probably for permanent treatment.

Q. So, is it fair for me to assume that your work is thorough, and almost equal to full re-establishment of those who have finished their vocational part; is it practically thorough?—A. Yes.

Q. What danger do you anticipate of any falling off in those whom you consider thoroughly re-established?—A. I think they will require a great deal of individual attention, more individual attention than they probably received in the past.

Q. Do you see much evidence of a falling off in the men re-established increasing?—A. I think it will undoubtedly as time goes on.

Q. Based on what; the question of age?—A. Age to a great extent.

Q. Regarding disability?—A. Regarding disability.

Q. What provision is made under the law for dealing with that class?—A. These cases are being treated by the Department separately now, with a view of later on making provision for their permanent care if it is found that they are unable to re-establish.

Q. Owing to physical disability?—A. Physical or mental disability.

Q. Does that involve ultimately the establishment of state homes in this country?—A. I would not like to say that yet. I do not think we are advanced far enough yet to say whether there will be state homes, or what form it will take.

Q. Am I right in thinking that you appreciate from your close knowledge of the work that there will be some state care required for a large number of men?—A. Yes, for a certain number.

*By Mr. MacNeil:*

Q. What is the number of educational loans?—A. It is quite small, I think somewhere under one hundred.

Q. What is the reason for that small number; would there not be a large number of applications?—A. The reason is chiefly that a large number of those were taken up under the training; you see it is limited to disabled men.

Q. It is limited to a very small class of men?—A. Limited to a very small class of men. If it was found that he had a disability in the labour market, he was given training. That left a very small number of men who would come under that loan.

[Mr. Ernest Flexman.]

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Q. What is your attitude towards the man, not a minor, who has not decided upon his occupation and makes application for vocational training? In what light do you regard him?—A. He would probably come under that loan regulation, would he not?

Q. Is it not a fact that if your Branch says he is not disabled to the extent that he cannot obtain employment in the general labour market, it may seriously interfere with his ambition?—A. Well, if he has a serious disability which interferes with his prospects he would be eligible for a pension.

Witness discharged.

Mr. NESBITT: I would like to ask Mr. Parkinson a question.

Mr. N. F. PARKINSON recalled.

*By Mr. Nesbitt:*

Q. A suggestion was made here yesterday by one of the witnesses that a committee be appointed who would visit the different sections of the country, a committee composed of a class of men who knew more or less about the business. They would visit the different sections of the country and take up the cases of the men who are complaining and see if they could not be cleaned up. I would like to get your view as to that.—A. What are they complaining of? What class of men? Do you mean general complaints?

Q. The sort of complaints that we are getting here, that they are not being fairly used by your Department, that they have not had sufficient training, or that they have not been able to get employment. You know the kind of complaints, such as we had yesterday, for instance. It has been suggested that a committee be appointed to visit the different sections of the country to investigate these complaints; the suggestion came from a witness from Toronto, who called it a mopping-up committee, and I would like to get your views upon that.—A. We have tried something of the kind in the past, especially in the West. We had two men employed by the Department for some months who visited the surrounding districts where we did not have an office, with a view of gathering complaints and of adjusting complaints, of dealing with matters that had been referred to us. That was in the smaller districts. In the large centres I cannot see much use of anything of that kind. So far as we are concerned, we do our best to adjust matters as they come up. I can only say that we have been more than anxious to deal with complaints and adjust them as they come in for our own sake as well as for the sake of the men.

Q. The witness yesterday seemed to think that a committee who could personally interview the men might be able to arrive at a solution of the men's condition more readily than would be possible by going through the present form. You have to have a report from your men, and it comes here.—A. Things of that kind do not necessarily come to Ottawa. Take the case of the man who is complaining that he has not been given treatment by the Department, or has not been given sufficient pay or sufficient training, or things of that kind. That would not necessarily be referred to Ottawa. Most of these matters are dealt with direct. If it is the case of a man who has not had treatment, and who puts in a complaint that he should have had treatment, our Medical Branch have in hundreds of cases sent such men to specialists and provided a special board for some men to determine their exact condition, as to whether they required treatment, if they had not been given an examination by a medical officer of the Department. In other words, in all branches, we would not hesitate to give a man a more thorough examination by a board rather than by one man, if the man thinks he has been unfairly dealt with. We do not rely upon our medical examination by one doctor specially.

[Mr. R. F. Parkinson.]

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Q. I did not refer so much to the medical end of it as to the complaints that they do not have long enough training to enable them to get steady employment, and that they are not put into the business that they should have been put into.—A. Quite.

Q. And that sort of complaint? You understand what I want to get at is this: If there is any way this Committee can recommend to the Government where we can wind this up some time or another, to make a finality of it?—A. That is right.

Q. That is what struck me by this witness's statement that that possibly might be the solution, but I only ask your opinion?—A. My idea of that is this: That if it is your idea to make a change in the policy that has been operative up to the present time, a committee of that kind would be valuable. On the other hand, if it is your idea that the work as being carried on at present be concluded in its present state, I do not see that you are going to get very much from it.

Q. Do not say my idea. I am just asking.—A. I understand. If it is the Committee's idea the policy remain as at present, that the scope be not widened, I do not see where a committee of that kind will get you any information, or arrive at any point where you will make a clean-up. On the other hand, a committee of that kind would have no power to take action, if I understand it. I mean to say they would receive these complaints, they would come back and make a report and the system we have at present adopted would deal with that. The complaint comes up and is dealt with. In other words, as soon as we receive a complaint our only effort, our only wish is to adjust the complaint, or adjust the differences as they come up. We have our Information and Service Branch, which is operating. We had a special section of it whose duty specially was to adjust complaints not only in connection with our department, but in connection with all Government departments dealing with returned soldiers, matters of pay and war service gratuity, and all kinds of things, and these matters were taken up with our Vocational offices. Lots of times a man might think, "Well, now I have had this course, and I have finished it, and I am not in a fit state to go on and get employment. Well, there is no use going back to that bunch; I will not go over there." He may go to somebody else. Those things go through the Information and Service Branch, come back to us, and we have to deal with them. If we find a man has not been sufficiently trained and we have no employment for him in his own line, he sometimes gets a course of three or four months. Those cases are dealt with. If it is the case of a man who has attended the course and has not paid much attention to it, and has graduated, and probably is not particularly inclined to work, we have a history of his own case, and can properly deal with it, but, as I say, a special committee appointed for the purpose of receiving and dealing with complaints, they could only go through the country and make a report, and we could only refer it to the organization we have at the present time.

*By Mr. Tweedie:*

Q. Mr. Stalford yesterday gave an illustration referring to the men who received vocational training, stating that they were put through different stages and put through screens, as it were, the first screen having an enlarged mesh; many men are placed in that, and then they go through a finer mesh, and many are sent through that, and then a finer mesh still, until finally the residue go into the last mesh, and they are unable to pass out of that into any employment or occupation, by reason of the mental or physical condition through lack of training, and on account of lack of employment, there will be a residue.—A. Yes, no doubt.

Q. And the problem is to dispose of that residue. What is your suggestion in connection with the work as to the disposition of that residue?—A. Your Committee made a recommendation last year as to that department with reference to dealing with cases of that kind. They were called problem cases. There is no question in the world that there will be a residue after the work of the department is concluded, as Mr. Flexman stated, of men who will have to be taken care of by the Government permanently.

[Mr. R. F. Parkinson.]



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Q. Is your work advanced to such a stage at the present time, that you can deal efficiently with that problem, or do you consider it is necessary to have further experience and gain further knowledge and information?—A. I consider before we are able to make a definite recommendation as to the final means of taking care of these men, that our work should go on for some time. I look upon our work now as being in the experimental stage only. In the past, after previous wars, the old soldiers were re-established, they were put into an institution, with a red coat, and grew long whiskers, and they were re-established. I think the idea is that something be done with the men in this way, and that they be put into surroundings that will be more in the nature of a man's life, where he will be able to do a few hours' work a day, and be able to do something, rather than sit round and smoke a pipe and do nothing. With that object in view we are carrying on experiments along different lines, and I think if you appoint a sub-committee to go into the matter with our department, and make a report, something might result. There is no question about it that these men will have to be taken care of.

*By Mr. Morphy:*

Q. In the meantime, how are they being taken care of?—A. In different ways. It is a very long story.

Q. Are they being taken care of?—A. Yes, they are. We have taken care of them, and there is no use going into it in detail now. It is a matter I could not explain to you. Our ideas are not made up; I do not think anybody's ideas are made up to-day about it.

Q. You are alive to the problem?—A. Yes.

Q. And experimenting with it?—A. Yes.

Q. With a view to recommending——?—A. Recommending to the Government some means of taking care of these cases.

*By Mr. MacNeil:*

Q. What provision are you making for such cases, in view of the fact that you are demobilizing the Information and Service Branch?—A. That Branch is being demobilized, due to the fact that it was especially set up in the first place as a means of assisting the returned man to employment, especially assisting returned men to employment through the different agencies established throughout Canada. But the policy of the Government no doubt has been that the war is over now, has been over for some time, and sooner or later all men will be civilians; they are civilians now, and the Government employment bureaus are being kept on as Federal and Provincial measures, and the returned men will be handled in regard to the matter of obtaining employment. The Information and Service Branch—that is to say the branch dealing with information and so on—have offices which are available throughout the country for information. We are making provision for supplying information, for adjusting these matters for men who get into difficulties about Imperial pay, or post discharge pay, and pensions and one thing or another, and we propose to do all we can to assist them in the same way as in the past. Our Information and Service offices throughout the country, in the matter of employment for vocational students, will still be in existence as a separate measure. We are going to still carry on and make special effort to place vocational employment agencies, apart from the Government employment agencies, throughout the country. The work of the Information and Service Branch has been specialized, and it is going to be carried on by the Department.

Q. Will there not be a large number of disabled men at a disadvantage in regard to regaining entry into industries, as a result of the withdrawal of these facilities from the Government employment offices? I am referring to the disabled man who is under handicap.—A. The disabled man to a great extent has been taken care of. As you can see, we are training something like 50,000 disabled men. The majority

[Mr. R. F. Parkinson.]

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of the disabled men have been taken care of through the Vocational Branch. There will still be a Vocational Branch, and they will still come into the Vocational Branch for assistance, and the fit man is back into civil life and he can be taken care of.

*By Mr. Tweedie:*

Q. What do you think about Mr. Stalford's suggestion that a committee of handicapped men take charge of handicapped cases? You heard that yesterday?—A. Yes, I heard that yesterday. That is practically the same question that Mr. MacNeil put about disabled men. It would be an economical proposition for the department to carry on a burden which would consolidate the work outside of the department. We are doing that now. The burden of the work has dropped considerably since the first of the year and we are making arrangements to carry on the responsibility outside of employment. We are not going to do anything for the average man. He is a civilian now and will be taken care of otherwise.

*By Mr. Nesbitt:*

Q. In other words you appreciate your department will not last forever?—A. Quite right. We realize that the work is going down.

Mr. TWEEDIE: Mr. MacNeil submitted a request to the Committee yesterday afternoon. I believe we ought to have a meeting to deal with that request and give him an answer.

Mr. NESBITT: Mr. Chairman, I would like to get if I could, as full a meeting as possible for a few minutes this afternoon in executive session.

The CHAIRMAN: Yes, I think we ought to arrange our programme.

Mr. NESBITT: I think we have got to a stage where the Committee ought to decide how much farther it is going to go and how much further evidence they want to hear and decide on our future activities. I think we have got to that stage where we can intelligently decide what we are going to do.

Mr. TWEEDIE: Yes, and we will have to commence very soon to deal with the most important branch of our work and that is in preparing the report of the Committee.

Mr. NESBITT: Yes, and therefore, I would like to see as full a Committee for a few minutes if possible this afternoon if it could be arranged.

The CHAIRMAN: I would request as full a meeting as possible this afternoon at four o'clock.

Mr. PECK: There is one subject in which quite a number of us are deeply interested and that is in the re-establishing of the returned men in the fish business. You have a memo there from Mr. Cowie and I have spoken with Mr. Found and Mr. Cowie and to the Minister about this proposition and they are quite interested and I would like to put the matter before the Committee in as intelligent a manner as possible, and I was wondering if we could either to-morrow or the next day or some day next week—early next week—devote an hour or two or whatever is necessary to this important question. I may say the Minister is quite willing to give every possible assistance.

Mr. TWEEDIE: I think the Chairman could take that up at the meeting this afternoon.

The CHAIRMAN: Yes. Mr. Parkinson has one remark to make as regards the pay to minors.

The WITNESS: I want to trail up the matter of the four hundred and eighty dollars for single minors or eight times the pay and allowance for married men. It is not four hundred and eighty dollars for the minors. It is eight times the pay and allowances. If a man is married it is eight times eighty-five dollars, and if

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he has say, a wife and three children, it is eight times one hundred and ten dollars. When the matter was referred to the Council after the Committee met last year, the Council considered it an economic question and they wanted some information as to cost. This was very hard to get. It was impossible to get the record of the men, because they were falsifying their ages, but we told them how much it would cost to train the men and they considered it from that aspect. And although it was not embodied in an Order in Council it was embodied in a memo submitted to the Council, and the eight months' allowances were decided upon as the limit. It was a definite understanding of the Government that the amount of money to which minors were entitled was eight times the pay and allowances.

The Committee adjourned until four o'clock to meet in executive session.

### AFTERNOON SESSION,

COMMITTEE ROOM No. 435,

HOUSE OF COMMONS,

THURSDAY, May 27, 1920.

The Special Committee on Pensions and Civil Re-establishment of Soldiers met at 4 p.m., Mr. E. W. Nesbitt, Acting Chairman, presiding.

*Other Members present:*—Messieurs Arthurs, Bolton, Brien, Chisholm, Clark, Cooper, Copp, Edwards, Green, MacNutt, McCurdy, Morphy, Peck, Turgeon, and Tweedie,—16.

Mr. PECK: I wish to state that we are all interested in the fishing industry just now. It is an industry which has been taken up widely in British Columbia and other provinces. Some members think we should not branch off into any further inquiry, but I look upon the fishing industry as one of the basic industries of the country, and I think it is entirely feasible to proceed with the re-establishment of the returned men in that business, and I think, as the Japanese are running our fisheries and have almost got control of them, that it is advisable, not only from a commercial point of view, but from a national point of view, to build up a white fishery for British Columbia. I may say further that after the war some men returned to British Columbia who did not come from that province. We have a greater preponderance of these men there than they have in any other province of the Dominion, and the employment proposition is going to be a very serious one in the next two or three years. This industry will give employment to a certain number, and it is only a matter of working it out. To my mind, Mr. Cowie has formulated a very good plan to present to the Committee, which he may elaborate and then Mr. Found might give his evidence.

The CHAIRMAN: The first name I have before me is Mr. W. A. Found, General Superintendent of Fisheries.

### EVIDENCE.

Mr. W. A. FOUND called, sworn and examined.

The ACTING CHAIRMAN: Now then, sir, I think you had better just go ahead and make your statement in any way you wish to.



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Mr. FOUND: I am not sure that I am prepared to make any detailed statement as I was not clear of what would be expected of me. Our department, I may say, has felt very strongly ever since the granting of assistance to returned soldiers to establish themselves on the land was decided upon, that it would be wise and in the public interests from any standpoints that assistance of a different character should be extended to those prepared and anxious to go into fishing, the basic reason being, that fishing, like farming, is an industry which is food producing. It was felt that there were not only among those but among others undoubtedly a large number—I might say a considerable number—of men from the old country who prior to coming to Canada had actual experience in fishing, and were ones who were closely allied with the industry, and who in coming back after the war would be prepared to go into fishing and they would be a class of men who would make a real success of it. There were others who have gained experience at sea during the war who had acquired a liking for it and who were anxious to go into fishing. The Department felt that the feasibility of this scheme would scarcely open the question. The extension, for instance, of loans to those engaged in fishing is not an experimental venture in the world. It has not been going on in Canada but it has been going on in European countries for years successfully and with comparatively little cost in the full return to the Government of the loans made to them at the present time.

*By the Acting Chairman:*

Q. Are you going to explain how this is applied?—A. I can do so, yes. At the present time there is in Great Britain a fund known as development fund out of which loans may be granted, amongst other purposes, for the purpose of encouraging people to go into fishing and for the installation of motors in their boats, for instance, and Mr. Cowie I have no doubt has the details of what amount is granted in each instance, and what percentage is payable yearly and the conditions under which the Governments are safe-guarded.

*By Mr. Clark:*

Q. Would you prefer to leave that matter to him?—A. I would rather leave it to him to give the details.

Mr. CLARK: Would it not save time if we had Mr. Cowie present at the same time to sit beside Mr. Found and he could answer these questions as we go along or each of them could answer them.

*By the Acting Chairman:*

Q. Is it the pleasure of the Committee—Mr. Found do you prefer that both you and Mr. Cowie be heard at the same time?

Mr. MORPHY: Yes.

Mr. J. J. COWIE called, sworn and examined.

The ACTING CHAIRMAN: Now, Mr. Found, you might go on.

Mr. CLARK: Before you go any further in that may I ask if this fund has been approved by the British Government?—A. By the Government.

Mr. CLARK: Administered by—

Mr. FOUND: Administered by Board appointed so far as the fisheries are concerned in connection with the Board of Agriculture and Fisheries in Great Britain, and I notice in an extract from a British fishing paper a short time ago where a loan of fifty thousand pounds has been made for installing motor boats in England and has proved so efficacious that at the end of nineteen hundred and eighteen one hundred and fifty-two loans had been issued to the amount of twenty-eight thousand three hundred and fifty pounds, the total installations being two hundred and seven, the engines ranging

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from three to eighty horse power. So successful has the enterprise been that another twenty-three thousand pounds has been granted for the construction of motor fishing vessels adapted to the conditions at different ports. I show that to indicate to the Committee that the matter of granting loans to enable people to establish themselves properly in the industry is not a novel departure.

*By Mr. Clark:*

Q. Are the loans repayable with interest?—A. I think, with interest. Mr. Cowie can tell you about that.

The ACTING CHAIRMAN: Is it your pleasure, gentlemen, to have Mr. Cowie give the details as we go along?

*By Mr. Peck:*

Q. Was it not before the war that they introduced this system?—A. Yes. This is not a new thing. I was trying to indicate to the Committee that the giving of loans to fisherman to establish themselves in the industry is not an experimental venture.

*By Mr. Morphy:*

Q. I would like to ask my question here, as to whether or not that was a principle acted upon before the war. That is, that they made no special discrimination for the soldier fishermen since the war.

Mr. FOUND: My understanding is that they have done so particularly in Scotland quite recently in connection with demobilized seamen.

*By Mr. Arthurs:*

Q. Was it done through Government agencies or private enterprise?

Mr. FOUND: Through Government agency, yes.

Mr. ARTHURS: You said the total amount granted was two hundred thousand dollars approximately, that is, covering a period of years?

Mr. FOUND: I was just reading from a newspaper report that that was the amount that was made applicable for that purpose from that fund.

Mr. ARTHURS: The two amounts together approximated two hundred thousand dollars?

Mr. FOUND: Yes.

Mr. ARTHURS: Have you made any estimate of what might be necessary, in this country to give a similar loan?

Mr. FOUND: I think that we made some estimate in the memorandum before the Committee and this could readily be obtained.

Mr. CLARK: I think Colonel Peck said that Mr. Cowie has a plan that would be applicable to Canadian soldiers. Perhaps we had better have that plan laid before the Committee first.

The ACTING CHAIRMAN: Here is Mr. Cowie's statement:

"1. By loans for the purchase of the open motor boat for inshore fishing.

"This class of boat is about thirty six feet long and costs at present about seven hundred dollars. It is operated anywhere within ten or twelve miles off the shore, sometimes by one man but generally by two men.

Mr. COWIE: You are reading regarding the Atlantic fisheries.

The ACTING CHAIRMAN: Oh, yes, here is the Pacific:—

"1. By loans for the purchase of open motor boats.

"These are used principally in the salmon and herring fisheries. They are about thirty-six feet in length and are operated, usually, by two men. The cost is approximately \$900."

[Mr. W. A. Found.]

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The ACTING CHAIRMAN: Is that what you are advocating? First, had not Mr. Cowie better tell us how it is worked out in England and let us have the details.

Mr. COOPER: I think that is a good idea.

Mr. COWIE: In Scotland the fisheries are administered by what they call the fishery board in Edinburgh. Their scheme for assisting demobilized seamen consists of the following: First, provision of money at a comparatively low rate of interest to enable the fishermen to acquire motors for their fishing boats or acquiring the boats themselves.

Mr. COOPER: In that connection only the experienced fishermen are involved?

Mr. COWIE: Yes.

Mr. CLARK: First of all, Mr. Cowie, what position do you now occupy with the Department of Marine and Fisheries?—A. I am in charge of the statistical work of the department and I administer what is known as the Fish Inspection Act and also the Meat and Canned Food Act as far as fish are concerned.

Mr. CLARK: You have given especial attention to these particular matters?

Mr. COWIE: I have in a way, but I have also had quite a number of years experience in the industry and what I have written in the memoranda is largely from my own experience.

Mr. MORPHY: Where?

Mr. COWIE: In Great Britain and in Canada.

*By Mr. Clark:*

Q. Were you detailed by the department to inquire into this particular matter?

Mr. COWIE: Not particularly.

Mr. CLARK: So far as it affects Canadian soldiers it of course would be applicable to Canadian soldiers.

Mr. COWIE: I made some inquiries to our outside staff of officers for what I have written is largely for my own experience. There has been no special investigation. I was asked to draw up a plan of what I thought would be a feasible way to assist the returned soldier fishermen.

The ACTING CHAIRMAN: Now, go on with your description.

Mr. COWIE: The first method of assistance is to secure a motor boat. They have a steam vessel over there that they call "Drifter" which they use for herring fishing, costing from fifteen thousand to twenty thousand dollars, and a great many of these were used in connection with the war and when the war was over a great many were available for disposition to the fishermen. Now, they have a scheme for assisting the demobilized fishermen to acquire these steam drifters as they are called. Then they have another scheme that is work in connection with the admiralty to make it easy for a returned soldier fisherman to acquire steam trawlers. That is another steam fishing vessel costing just now up to one hundred thousand dollars.

The ACTING CHAIRMAN: Take the first one. What is the scheme? How do they go about it?

Mr. COWIE: The condition of re-payment of the loan, do you mean?

Mr. MORPHY: Let me ask this question first. Do they advance that much to one man?

Mr. COWIE: Not to one man.

Mr. MORPHY: To whom? How? To a company or what?

Mr. COWIE: For instance, they give preference to two or more demobilized fishermen.

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Mr. MORPHY: And advance twenty thousand dollars up to a hundred thousand dollars according to whether it was for a drifter or a trawler?

Mr. COWIE: In speaking of an hundred thousand dollars ship it is financed through a company.

The ACTING CHAIRMAN: Give us your scheme and that will tell us all about it exactly.

Mr. COWIE: Yes, of course, it is mentioned in the memoranda there—the scheme by which they are financed. For instance, for motor boats—new boats are to be provided and built to the order of the Board in accordance with the specifications drawn up by them, and when completed they are sold to fishermen on the deferred payment system. Now, these boats will cost about five thousand dollars.

The ACTING CHAIRMAN: And the Government takes the boats as security?

Mr. COWIE: Yes (reads): Applicants who are in a position to contribute a proportion of the cost of a boat or motor engine will be required to do so. Loans shall be repayable by equal half-yearly instalments with interest at the rate of four per cent per annum on the balance of the principal outstanding. Repayment shall be made within a period not exceeding ten years in the case of boats fitted with engines, and five years in the case of motor engines alone. Each loan shall be secured by a mortgage over the boat. The boat shall be fully insured in the name of the Board at the expense of the borrowers. Borrowers shall transmit the policies to the Board, and renew the insurances as they expire. A minute of agreement specifying the conditions of the loan shall be signed on behalf of the Board by the secretary or by such other official as may be authorized by the Board, and by the borrowers. The borrowers shall be at liberty at any time to repay the entire loan, or a part thereof greater than the amount of an instalment, or any instalment previous to its becoming due. No boat and no share of any boat purchased from the Board under this scheme, or on the security of which a loan for the installation of a motor has been granted by the Board, shall be sold or transferred without the express consent of the Board so long as any part of the loan remains outstanding. Borrowers shall be bound to keep their boat and engine in proper order and repair, to the satisfaction of the Board, so long as any portion of the loan remains due. In the event of a co-operative Fishery society being formed at the port to which the borrower belongs, the Board shall have power to require the borrower to become a member of such society if they think fit.

*By Mr. Morphy:*

Q. What are you reading from?—A. These are the conditions issued in connection with the loans granted by the Scottish Fishery Board to Scottish returned soldier fishermen.

Q. We had better have it put on record.—A. These are the conditions connected with the granting of loans on motor boats.

*By the Acting Chairman:*

Q. The cost is \$500?—A. \$500.

Q. In regard to that scheme, how could you apply such a scheme to either the Atlantic or Pacific fisheries of Canada, and is there an estimate for such a scheme?—A. Yes, since this matter was mentioned away back in January, or, rather, since we began making inquiries of our outside offices as to the number of fishermen in each of the districts and as to the type of boat that would be required and the number of returned men who would likely be inquiring for such things, we have had quite a number of letters from men asking for this assistance.

*By Mr. Morphy:*

Q. From where?—A. From the Maritime Provinces and also from British Columbia—Nova Scotia and New Brunswick.

[Mr. W. A. Found.]

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Q. Give the Committee some idea of what you mean by "quite a number." Not to be accurate, but approximately how many returned soldier applications for some assistance along that line have you received?

The ACTING CHAIRMAN (reads): The only figures so far available as to the number of returned soldier fishermen in the three fishing divisions of Canada, are contained in a statement made up by the Soldiers' Civil Re-establishment Department, and are based on replies received from members of the C.E.F. in France, England and Canada, after the armistice was signed. The statement shows that the numbers who were fishermen prior to enlistment, and who propose to follow the occupation of fishing after demobilization, are as follows:—

In the Atlantic provinces. . . . .	775	..
In the inland provinces. . . . .	159	
In British Columbia. . . . .	119	
Unassigned. . . . .	35	
Total. . . . .	1,088	

*By Mr. Morphy:*

Q. I understand that to be men who had previously been engaged in the fishing industry?—A. Of course, that statement simply shows the number of men, the number of fishermen who had enlisted and who expressed a desire to re-enter the fisheries on their return to Canada. But since their return—I do not know how many—but a large part of that number have gone into other occupations. Now, we have more definite figures from the Atlantic coast showing that probably three hundred fishermen would apply for such assistance there.

Q. To what extent in money have you figured would be necessary for the style of boats that would be used, first, on the Atlantic and Pacific and, second, for inland fishing; what would be the cost of the respective classes?—A. On the Atlantic coast a motor-boat thirty-six feet long would cost about seven hundred dollars. Of course, this is approximately.

*By Mr. Cooper:*

Q. What sort of fishing? Just line fishing?—A. Yes, general fishing, lobsters, and line along shore, and also net fishing.

*By Mr. Morphy:*

Q. Would this include equipment?—A. No.

Q. What would the equipment cost?—A. We have not suggested assisting them to get equipment.

Q. Have you any idea what it would cost if that were embodied in the scheme?—A. I should say half as much again.

*By Mr. Peck:*

Q. It would depend on the mode of fishing?—A. Yes.

*By Mr. Morphy:*

Q. It costs about eleven hundred dollars?—A. One thousand dollars to eleven hundred dollars for a boat of that kind.

Q. Does that apply to the Pacific as well?—A. No, they are more expensive out there.

Q. How much more?—A. That class of motor-boat for fishing in shore in British Columbia would probably cost twenty-five hundred dollars.

Mr. COOPER: Yes, all of that.

[Mr. W. A. Found.]

*By Mr. Green:*

Q. Gill netting?—A. For gill netting and for salmon and herring and also for line fishing for cod.

*By Mr. Morphy:*

Q. What is the cost of an inland fishing boat?—A. A forty-foot boat—thirty to forty feet—in the lakes would cost about eight hundred dollars; that is without fishing gear.

Q. And equipment would cost another three or four hundred dollars?—A. Yes, two or three hundred dollars because it is not so dear.

Q. So that on the Atlantic they could be equipped for eleven hundred dollars, and the same on the inland waters, and about twenty-five hundred dollars on the Pacific?—A. Yes.

*By Mr. Cooper:*

Q. I doubt if you could get a boat for that price?—A. Of course, you could get a boat on the Pacific coast as cheaply but such a boat is only fitted to fish on the rivers, say on the Fraser river. Now it is questionable if it is worth while assisting returned soldiers to go in to man boats that are only fit to fish in a river.

*By Mr. Morphy:*

Q. Do you mean British Columbia rivers?—A. Yes, my own opinion is that they should be equipped to fish anywhere in the river and the river mouths and also in the open sea. For instance, for what they call fishing by troll, trolling for salmon away out fifteen or twenty miles from shore, they need a good substantial boat.

*By Mr. Peck:*

Q. For trolling?—A. Yes, for trolling.

*By Mr. Morphy:*

Q. With what?—A. A line.

Q. They would not need a big boat?—A. Fifteen or twenty miles off the west coast of Vancouver Island. They could do fishing in the inland waters.

*By Mr. Peck:*

Q. Would not the idea be in the Pacific if you were assisting the great body of fishermen—the poor man's fishing is done by gill net—would not the idea be to have a man who would catch with the line and troll for a while, and then go back?—A. Yes.

*By the Acting Chairman:*

Q. What would that kind of boat cost?—A. A boat of that type would cost about twenty-five hundred dollars.

Q. The boat you describe here is a big boat—big motor boats for fishing on the near waters. You say they would cost about twenty-five hundred dollars with a horse power gasoline engine?—A. That is a different type of boat from the Atlantic boat. The latter is a sail boat, a small schooner fitted with gasoline engine; but this one on the Pacific I am talking about now is a small motor boat without masts.

*By Mr. Morphy:*

Q. Do the fishermen at the mouth of the Fraser use motor boats?—A. Yes.

Q. What do they cost—the ones in use now by Japs and white fishermen?—A. About nine hundred dollars. These are the river boats.

Q. Is that for the boat alone?—A. That is for the boat alone.

Q. Would not that be remunerative work for a returned soldier?—A. It is a short season, and you are not encouraging them to be fishermen alone.

[Mr. W. A. Found.]



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Q. Do the Japs fish only for the salmon run in the boats?—A. In these small boats.

Q. They would have a different outfit for different fishing?—A. They would.

Q. Do they fish outside for salmon?—A. Yes, some of them.

Q. I understand that is the trouble; that they have a monopoly of the fisheries.

Mr. PECK: I just noticed the gill net licenses issued in British Columbia. There were four thousand five hundred and ninety five issued last year, four hundred and seventeen of which were for Canadian born, and twenty-two hundred and seventy-two were Japanese.

Mr. TWEEDIE: Have they cut off the licenses to Japanese?

Mr. GREEN: It is open to everybody now.

The ACTING CHAIRMAN: That gill net that the Colonel has just described, is that for the boat that you think would cost about twenty-five hundred dollars that is to go out from shore?

Mr. FOUND: They can fish in the rivers. They are not too large for that. They can use gill nets in the rivers. And when the river fishing is over they also use gill nets for herring fishing in the winter time or they go out trolling for salmon in the open sea in the same sized boat.

Mr. CLARK: Mr. Cowie, one of the reasons advanced for asking for loans for fishermen was that it was represented that a great many fishermen had sold their boats and their outfit and enlisted, and when they came back and were demobilized and wanted to go into business they found it would cost a good deal more. Would you give us some idea what this same type of boats would respectively cost, say in nineteen fourteen and nineteen fifteen?

WITNESS: I think that type of boat in the Atlantic, previous to the war, probably could have been got for five or six hundred dollars.

*By Mr. Morphy:*

Q. Where does the increased cost come in; in the motor power?—A. The engine, and the cost of lumber and the labour.

*By Mr. Clark:*

Q. I thought it would be double?—A. It is probably more than that. Well, four hundred and fifty to five hundred dollars it would have cost before the war.

*By Mr. Morphy:*

Q. As to the terms of repayment if the scheme went on—repayment on a loan for one thousand dollars—what would you say; how much per year, and how many years would you extend it over?—A. For a boat of that class I think, probably, seven or eight years.

Q. At what rate of interest?—A. I do not think it should be more than about four per cent.

*By Mr. Clark:*

Q. Would you have the interest start the first year—be payable the first year?—A. No, I do not think so. If you are not going to supply the fishermen with gear, I think they should be allowed to fish free the first year.

Q. Would you have an applicant make a percentage payment himself the same as they do in the land settlement?—A. Yes, I think where they are able to do it at all they should pay part of the cost of the boat.

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*By Mr. Morphy:*

Q. To what extent would these boats be insurable, following the English practice, including equipment?—A. I doubt if you would be able to insure the fishing gear.

Q. The boat itself?—A. The boat itself would be insured for probably three-quarters anyway of its cost.

Q. Do you know anything about the cost of insurance for that class of boat?

Mr. FOUND: I am not clear as to that.

Mr. PECK: I have insured some boats in England.

Mr. MORPHY: What is the rate?

Mr. PECK: I am afraid I cannot answer that at the moment.

Mr. MORPHY: Who knows anything about the cost of repairs to a boat of that class?

Mr. PECK: They can do the repairs themselves.

Mr. COWIE: They would not cost much for a light boat like that.

*By Mr. Morphy:*

Q. What is the occupation worth to a man for Re-establishment purposes? What could he do on a capitalization, say, of \$1,000, say a married man with a couple of children? How would it work out?

Mr. PECK: The gill netting returns alone of some of the fishermen last year were very large.

Mr. FOUND: It varies of course very largely. Do you mean the salmon fishing season?

Mr. PECK: Yes.

Mr. FOUND: During the sockeye fishing season, say they would get 20 cents a fish, and they would land possibly on an average—I cannot say what the average would be.

*By Mr. Green:*

Q. Would it be a couple of thousand?

Mr. FOUND: Sometimes it would be more in a season. The gill netting season is a short season. Of course that would not be an average.

*By Mr. Morphy:*

Q. I understand that there is one big run one year and then small ones for perhaps two years.

Mr. FOUND: That applies to the Fraser River.

Q. Is that all?—A. That is all.

*By Mr. Arthurs:*

Q. Do these boats carry only one man?—A. In certain districts, one man, but in most districts a puller and a fisherman.

*By Mr. Morphy:*

Q. Who supplies them with the boats now?—A. In most districts, in the Northern districts, they are supplied by the cannery and rented to the fishermen, but some of them own their own boats.

*By Mr. Arthurs:*

Q. What is the annual rental?—A. They usually supply the boat and gear and pay the men so much a fish; or, if a man supplies his own boat and gear, he is paid more.

Q. Have you any estimate as to the annual rental?

[Mr. W. A. Found.]

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Mr. COOPER: There is no rental.

Mr. FOUND: That would vary very largely. Last year, speaking from memory, it would be somewhere about 18 cents a fish. There was quite a big difference to the man who owned his boat and gear and to the man who did not.

*By Mr. Green:*

Q. You are not advocating this for the salmon fishing?

Mr. FOUND: Certainly not. The boat we have in mind is something that will suit the population on the Coast, that will encourage them in salmon fishing as well as in other kinds of fishing.

Q. It is merely incidental?—A. Merely incidental.

*By the Acting Chairman:*

Q. I don't understand what class of boat you are talking about. Are you talking about the \$900 boat?—A. The gill net fishing boat would not cost more; it would cost considerably less in most districts. They are not even motor boats. But the boat we are speaking of is the \$900 motor boat, which can be used in that fishery and certain other fisheries.

Q. But not all fisheries?—A. Not all. A somewhat bigger boat would run up in British Columbia at the present time to possibly \$15,000, or thereabout, which could be used in purse-seine fishing and halibut.

Q. How many men would a boat of that kind carry?—A. In halibut fishing it would possibly carry four or five men; in purse-seine fishing more, eight or nine.

*By Mr. Green:*

Q. Do you think it would be heavy enough to go out to the halibut banks?—A. I would not like to suggest that. They would fish in the inside waters.

Mr. PECK: The great mosquito fleet that fishes out from Prince Rupert has boats ranging from \$600 or \$700 to more expensive boats. The smaller boats can be used in gill net fishing in Skeena Sound and the next day fish—hundreds of them—in the inland waters of Chatham Sound, and round the head of Stephen's Island and Dundas Island, where there is shelter.

*By Mr. Clark:*

Q. How did you come to make inquiries with this in view? What originated the inquiry by the Marine Department? Was there any public demand made to the Department?—A. The Department felt from the time that the scheme of assisting returned soldiers to establish themselves on the land was decided upon, that it was desirable that it should be extended to fishing, and it was interested from that standpoint. The matter was brought to its attention in correspondence, to a certain extent.

Q. Was there any memorial or resolution from Digby or some place, that some ships that were owned by the Government should be loaned by the Government to returned soldiers?—A. I am not very well informed as to the correspondence that went on about placing at the disposal of returned soldiers a number of boats that were built and owned by the British authorities, and that were used in the war. Apparently a number of the public understood that they were owned by the Canadian Government.

*By Mr. Cooper:*

Q. Were they trawlers?—A. Yes, trawlers and drifters.

Q. They were all British Government boats?—A. All British Government boats.

*By Mr. McCurdy:*

Q. Are some of these boats not owned by the Canadian Government?—A. A few of the trawler type, very few, six or eight.

[Mr. W. A. Found.]



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*By Mr. Cooper:*

Q. They have been sold to the British Government?—A. They are now mainly in other services of the Government.

*By Mr. Morphy:*

Q. I noticed in an Ottawa paper of yesterday the arrival of a consignment of fish from Halifax to be sold at the Little Sussex market here.—A. Yes.

Q. Is that a Government consignment of fish?—A. Oh, no.

Q. Would the Government consign any fish from the Maritime Provinces?—A. No, the Government has never consigned fish, but years ago seeing that there was a demand for fish throughout this country, it thought that the Department should take up the question of trying to encourage the greater use of fish, and to that end to endeavour to secure for the shippers better transportation facilities than they previously had. It did that by different methods. One of the methods was by rebating a portion of the express charges. The effects were good, there is no doubt about that. One effect was to enable the industry to be so filled up that it was found feasible last year to withdraw money assistance. We are still doing what we can to improve the facilities.

Q. Is this shipment assisted in any way by the Government in the way of refrigerating cars, for instance?—A. No.

Q. Who consigns that fish here?—A. A fishing company in Halifax; the Halifax Distribution Company is its name, I think, at the present time.

Q. How do the prices compare with the ordinary retail prices? How much cheaper are they?—A. It has been varying from day to day. I have not the figures before me, and I would not like to make a statement, but I would say that it would run perhaps from a cent to three cents per pound cheaper on the car than in the ordinary retail way.

The ACTING CHAIRMAN: Suppose we take these various items that are suggested here, and ask these two gentlemen how they would propose to make a loan and secure it; how many men would be employed, and so on.

Mr. GREEN: Read the first item.

The ACTING CHAIRMAN: (Reads):

“The Atlantic fisheries—1. By loans for the purchase of motor boats for inshore fishing”.

That is what we have been talking about.

“This class of boat is about 36 feet long and costs at present about \$700. It is operated anywhere within ten or twelve miles of the shore, sometimes by one man, but generally by two men. Men of average intelligence and energy, who have had some experience in fishing, can, with ease, earn a living by means of a motor boat of this description, on any part of the coast”.

Mr. COPP: Who reported that?

The ACTING CHAIRMAN: Mr. Cowie, who is before us.

Mr. COPP: Where did he get the information that you can get a motor boat for Atlantic shore fishing for \$700 now?

Mr. COWIE: We got these prices from the fishery officers on the Coast.

Mr. COPP: Of recent date?

Mr. COWIE: Yes, since January of this year. Of course that is only for the boat itself, not for the gear; just the shell and the engine, a 35 or 36 foot boat.

*By Mr. Tweedie:*

Q. What horse power?—A. About six to eight horse power.

[Mr. W. A. Found.]

## APPENDIX No. 4

*By the Acting Chairman:*

Q. What is your proposition? You want a loan for those men for how long and on what basis?

Mr. COWIE: That is something to which I did not give much consideration. I thought it was a matter for the Soldier Settlement Board.

The ACTING CHAIRMAN: Then how long would you make that loan?

Mr. MCCURDY: Make it the same as the Soldiers' Settlement Loan.

Mr. PECK: How long would that be?

Mr. COWIE: It would depend on the life of the boat.

*By Mr. Morphy:*

Q. What would the life of a small boat be?—A. I would suggest seven or eight years at the outside for a boat of that class.

Q. Payment should be made sooner than seven or eight years, if they wanted to pay it?—A. Of course the payments would not be a great tax really spread over five years on a seven hundred dollar boat.

*By Mr. McCurdy:*

Q. For how long is a new wooden schooner classed at Lloyds?—A. Some of them are good for twenty years. You mean the wooden sailing vessel?

Q. Yes?—A. Oh yes, some of them are quite good for twenty years.

Q. Would not the life of these boats be the same as the schooners?—A. No, I do not think they would last nearly so long, they are built so slimly.

Q. Is it not a matter of the time the wood will last without rotting?—A. No, not so much that I think as the way in which the two vessels are put together. The larger vessel is built very strongly, the small one is built quite slimly.

Q. Is it true that these fishing boats do not give way at all until the wood decays?—A. You mean the small boats?

Q. Yes.—A. Of course they would last until the wood would decay, but I think the fastenings would give way probably a long time before the wood would decay. I mean to say you would consider a boat not very sea-worthy long before the wood would decay.

*By Mr. MacNutt:*

Q. If it is kept well painted, it should last some time I should think?—A. Of course the paint would keep the wood from decaying, but would not assist the fastenings any.

Mr. MORPHY: Mr. Found and Mr. Cowie intimated to-day that they had not very much idea what this Committee wanted, and I am sure they have given us a lot of valuable information. I would suggest that if these gentlemen would undertake, or that they be asked to undertake, the preparation of a concrete scheme, suitable for the Atlantic, the Pacific, and inland waters, with estimates based upon current prices, and send that up in a short concise form to be put upon the record, it might be useful.

Mr. MCCURDY: I think it is a good suggestion.

Mr. COPP: With the emphasis on the "short and concise".

Mr. MORPHY: If these gentlemen would sit down, knowing what the Committee desires—which they did not know before, and have made no preparation—I think they could materially assist the Committee in arriving at a conclusion.

Mr. COOPER: Is there not a concrete plan put before us in that memorandum?

Mr. MORPHY: That was made some time ago.

[Mr. W. A. Found.]

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Mr. COWIE: February last.

The ACTING CHAIRMAN: We have the particulars of the first item.

Mr. MORPHY: I cannot myself see that I can conclude very much from it so far.

Mr. PECK: I did not expect these gentlemen to come here with a concrete plan of any extent, and it is very difficult for people who do not know much about fishing to understand it. There are several modes of fishing, and unless you understand the subject it is very difficult to grasp it. I think Mr. Morphy's idea is a very good one.

Mr. FOUND: The point we felt was that the matter was one that would be ultimately dealt with, if it were dealt with, by the Soldier Settlement Board, and until it had reached that stage, with a proposition of a definite amount of money for a particular scheme, and how that money should be recouped, it was certainly not specifically dealt with, and possibly it had better be dealt with by that Board, or at least in consultation with that Board.

The ACTING CHAIRMAN: You cannot get it to that Board until it is recommended from here.

Mr. FOUND: If the Committee so desires, we can make a recommendation as to what we consider advisable.

Mr. COOPER: I think Mr. Morphy's resolution is a good one.

The ACTING CHAIRMAN: The Committee has heard the resolution, will it be adopted?

The motion was carried.

Mr. COOPER: I think the scheme they will bring back will be based on all year round fishing boats. You will have to go into various types of fishing.

Mr. PECK: I would like to have one word with Mr. Turgeon about the fishing on the Baie des Chaleurs. I want the cost of a fishing boat that might be used there.

Mr. TURGEON: The boats we have used in Gloucester are more particularly sailing vessels as yet. They go out to Prince Edward Island Banks; they start Monday morning and come back Saturday as a rule. Those small schooners are from fifteen to thirty ton, well built, and they last twenty-five years, but they have to be repaired once in a while. These would cost to-day about twelve or fifteen hundred dollars. They use also gasoline power boats, but these are very expensive. You can get them for a thousand or twelve hundred dollars, but these boats will not last as long as the schooners. They are built of strong timber, and of course the machinery is in proportion. I do not believe you could get a good motor boat that would suit our fishermen for six or seven hundred dollars, because they would have to be built pretty large to stand the roughness of the sea. I think for a motor boat you would have to pay at least a thousand or twelve hundred dollars. But a good many would take advantage of the offer and I believe the Department would lose nothing by it. Mr. Cowie knows the nature of our fishermen very well in Baie des Chaleurs. He has been there several times and he knows they are hearty fishermen and they are determined to stand the storm and they make good.

Mr. COOPER: How many returned soldiers have you there?

Mr. TURGEON: We had 1,350 volunteers that left and went across voluntarily. Then a great many volunteers were called to the camp and only a small number went across, and then another four or five hundred were conscripted. That would make eighteen or nineteen hundred soldiers.

Mr. COOPER: They would not be fishermen.

Mr. TURGEON: Three-quarters of them were fishermen; they came from our farmers. Our farmers are fishermen at the same time.

Mr. MCCURDY: Fifty per cent fishermen and fifty per cent farmers.

[Mr. W. A. Found.]



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Mr. TURGEON: They all came from the farm. We had only about a hundred and fifty or one hundred and forty who came from industries and enlisted. The rest of them came from the farms.

The ACTING CHAIRMAN: You say a schooner can go over to the island and fish. How many men are on that schooner?

Mr. TURGEON: Generally four and sometimes five. We had a few scows there of about ten tons, which would go out with three men, but for the last ten or fifteen years they have not built them so small. They are from fifteen to thirty tons. These are manned by four and five men.

The ACTING CHAIRMAN: In your judgment, suppose there was a loan made for a boat that cost fifteen hundred dollars, how long would it take a man reasonably to repay that.

Mr. TURGEON: He could return that in five or six years. He would not require more than ten at the utmost.

Mr. CLARK: How long would his boat last?

Mr. TURGEON: The boat would last twenty or twenty-five years, but it has to be kept in repairs, in the rigging, sails and so on. These boats should be repaired in four years, and new additions once in a while. During the twenty years it would cost another five or six hundred dollars in repairs.

The ACTING CHAIRMAN: But the fishermen would likely make those repairs as they went along year by year.

Mr. TURGEON: Yes, they build their own boats and rig them themselves, and fish in the summer. In the winter time our fishermen fix those schooners to stand the seas as well as any ship you can build in the great shipyards of any city.

Mr. COOPER: Could we suggest a day for these gentlemen to come back with a concrete plan, say Tuesday?

Mr. CHISHOLM: Is your investigation directed entirely to boats, or are you taking up the equipment?

The ACTING CHAIRMAN: Just to the boats.

Mr. PECK: What is the nature of the fishing in Inverness?

The ACTING CHAIRMAN: These gentlemen say they can report Monday afternoon. We really do not need them, but we want a statement as to what these things will cost.

Mr. COOPER: We had better have them along to explain it.

The ACTING CHAIRMAN: Are there any further questions to ask these witnesses?

Mr. COPP: I would suggest if you are going to take up this matter and investigate it at all that you get some practical men here, men who are owners of boats, who would be able to give us some accurate information upon the reports or statements submitted.

Witnesses retired.

The ACTING CHAIRMAN: Would not Mr. Loggie be able to give us a lot of information on that?

Mr. COPP: Yes, and so would Mr. Duff.

The ACTING CHAIRMAN: Could we not get them to attend at the next meeting?

Mr. McCURDY: I would suggest that Mr. Duff be asked to attend the Committee on the day that the report is to be presented, and he can tell us whether the statements are justified or not.

The ACTING CHAIRMAN: That is a very good suggestion. Is that your pleasure gentlemen?

Mr. MORPHY: What is that?

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The ACTING CHAIRMAN: That Mr. Duff be asked to attend on the day that the report is presented so we can have some information on that, and also Mr. Loggie.

Carried.

The Committee adjourned the hearing of evidence and went into executive session.

## AFTERNOON SESSION

Room No. 435,

HOUSE OF COMMONS,

MONDAY, May 31, 1920.

The Special Committee on Pensions and Civil Re-establishment of Soldiers met at 5 p.m., the Chairman, Mr. Hume Cronyn, presiding.

*Other Members present:* Messieurs Arthurs, Caldwell, Chisholm, Clark, Cooper, Copp, Green, MacNutt, McCurdy, McGregor, Morphy, Peck, Redman, Savard, Turgeon, and White,—17. Mr. Brien was unavoidably detained on special duty for the Committee. Messieurs Duff, M.P., and Loggie, M.P., were present by special invitation.

The CHAIRMAN: We have a report from the Department of Naval Service prepared by Mr. Found for the Deputy Minister on the suggested conditions under which loans may be made to returned soldier fishermen, on the classes of boats and vessels described in his memorandum of the 6th of February last. This memorandum, so far as I have been able to gather from reading it sets out the types of loans which could be made. Is it the desire of the Committee that this should be read or epitomized?

Mr. MORPHY: Are you going to have viva voce evidence on this subject?

The CHAIRMAN: Mr. Loggie is here. He was asked to appear before the Committee and give some information, and I believe Mr. Duff is also here.

Mr. WHITE: Mr. Duff is in the House.

Mr. MORPHY: I think it might be useful to question these gentlemen on this plan.

The CHAIRMAN: I think if we read the first two pages and then follow up along the same lines it will be easily understood. The first is in relation to the Atlantic fisheries.

“Loans on motor boats: These may be granted directly to either one or two fishermen for building or buying motor boats completed for sea without fishing gear. The loan should amount to the full price of the boat and engine less ten per cent which should be provided by the borrower.”

That is a general provision in all the recommendations

“Repayments should be made in six years——”

The repayment varies with the class of boats, presumably because the larger boats would be more difficult to pay for and would last longer.

“Repayments should be made in six years, beginning with the second year, by ten equal half-yearly instalments with interest at the rate of four or five per cent on the balance outstanding. The boats should be insured in the name of the lenders at the expense of the borrowers for a sum at least equal to the

[Mr. W. A. Found.]

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amount of the loan unpaid. As a result of some inquiries made by the fishery officers on the Atlantic coast it is expected that there will be application for approximately two hundred and fifty motor boats. These, at seven hundred dollars each, less ten per cent, would call for a loan of a hundred and fifty-seven thousand five hundred dollars. If the original cost of equipping the boats with fishing gear, which is not insurable, such as lobster traps, nets and lines, is to be included the loan would be increased by say four hundred and fifty dollars per boat, or a hundred and twelve thousand five hundred dollars in all."

Mr. CHISHOLM: That is four hundred and fifty dollars for the lines, nets and gear?

The CHAIRMAN: "Fishing gear" they call it. Throughout the memoranda there is an estimate given of the vessel alone without gear and then the additional cost for the gear.

"2. The loans on small vessels fitted with motor engines. This may be granted to two or more men for building or buying such vessels, completed for sea, without fishing gear. The loan should amount to the full price of the vessel and engine, less ten per cent to be provided by the borrowers."

Then follow similar conditions as regards the loan and repayment save that repayment in this case should be made in ten years, beginning with the second year by eighteen equal half-yearly instalments. The rate of interest is the same; the provision for insurance the same.

"It is anticipated that applications will be made for approximately twenty vessels of this class, which, at two thousand five hundred dollars each, less ten per cent, would call for a loan of forty-five thousand dollars. If the original cost of equipping these vessels with fishing gear, such as trawls and mackerel nets is to be included, the loan would be increased by, say, nine hundred dollars per boat, or seventeen thousand dollars in all.

"3. Loans on large sailing vessels or schooners: These may be granted to a combination of five or more men, one of whom should be a bona fide fishing vessel captain, for building or buying such vessels, completed for sea without fishing gear. The loan should amount to the full price of the vessel, less twenty per cent, to be provided by the borrowers. Repayment should be made in fifteen years, beginning with the second year, in twenty-eight equal half-yearly instalments, with interest at the rate of four or five per cent on the balance outstanding."

Notice that they say "twenty per cent" of the cost should be provided by the borrowers and repayment made in fifteen years in twenty-eight equal half-yearly instalments. Interest and insurance the same.

"One request only has so far been heard of for a vessel of this class. At a price of say thirty thousand dollars less twenty per cent, this would call for a loan of twenty-four thousand dollars. If the original cost of equipping these vessels with fishing gear, such as trawls were included, the loans would be increased by about eight hundred dollars.

"Loans on steam trawlers: These may be granted to a combination of ten or more men, two at least of whom should have had previous training as steam trawl fishermen, one in the capacity of captain. The loan should cover the full price of the vessel less twenty per cent to be provided by the borrower. Repayment should be made in fifteen years, beginning with the second year, in twenty-eight equal half-yearly instalments, with interest at the rate of four or five per cent on the balance outstanding. One request only is known to have been made for a steam trawler, at a price of say seventy-five thousand dollars, less twenty per cent the loan on the steam trawler would amount to sixty



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thousand dollars. If the original cost of equipping the trawler with fishing gear in the shape of two strong nets, and two sets of otter boards were included, the loan would have to be increased by two thousand dollars."

Then follows a summary for the Atlantic fishermen as follows:—

Motor boats without fishing gear.. . . .	\$157,500
Motor boats with gear.. . . .	270,000
On small motor vessels without fishing gear.. . . .	45 000
On small motor vessels with fishing gear.. . . .	63,000
On large sailing vessels without fishing gear.. . . .	24,000
On large sailing vessels with gear.. . . .	24,800
On steam trawlers without fishing gear.. . . .	60,000
On steam trawlers with fishing gear.. . . .	62,000

This shows a total without fishing gear of two hundred and eighty-six thousand five hundred dollars, and with fishing gear of four hundred and nineteen thousand eight hundred dollars.

Then we have the loans for inland fisheries. -

"1. Loans on motor boats: These may be granted to one or two men on the same terms as loans on the same boats to Atlantic fishermen. No data is available on which to form a very close estimate of the number of such boats that may be required, but judging by the number of fishermen soldiers returned to the inland provinces it may be assumed that there will be applications for, say, twenty boats of this class. At a price of eight hundred dollars each, less ten per cent, to be furnished by the borrowers, the amount of this loan would be fourteen thousand four hundred dollars. If the original cost of equipping the boats with fishing gear, such as gill nets, is to be included, the loan would be increased by, say, one hundred dollars per boat, or two thousand dollars in all.

"2. Loans on steam fishing tugs: These may be granted to two or more men for building or buying such tugs completed for sea without fishing gear. The loan should amount to the full price of the tug, less fifteen per cent, to be provided by the borrowers. Repayment should be made in twelve years, beginning with the second year in twenty-two equal half-yearly instalments with interest at the rate of four or five per cent on the balance outstanding. Assuming that five of such tugs may be required these at a price of fourteen thousand dollars each, less fifteen per cent, would call for a loan of fifty-nine thousand five hundred dollars. If the original cost of equipping the tugs with fishing gear, such as gill nets, is to be included the loan would be increased by two thousand two hundred dollars per tug or twenty-two thousand dollars in all."

Then there is a summary of loans to inland fishermen:—

On motor boats without fishing gear.. . . .	\$14,400
On motor boats with fishing gear.. . . .	16,400
On steam tugs without fishing gear.. . . .	59,500
On steam tugs with fishing gear.. . . .	81,500

This gives a total without fishing gear of seventy-four thousand nine hundred dollars, with fishing gear of ninety-seven thousand nine hundred dollars.

The third class is for the Pacific fisheries. The first is loans on motor boats, and is as follows:—

"A. Salmon gill netting boats: Loans may be granted directly to either one or two fishermen for building or buying such boats for salmon fishing in rivers. The loans should amount to the full price of the boat less ten per cent, to be provided for borrowers. Repayment should be made in six years, beginning with the second year, in ten equal half-yearly instalments, with interest at the rate of four or five per cent on the balance outstanding.

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"The probable number of applicants for this class of loan is unknown. Assuming from the information available that twenty boats of this class may be required, these at a price of eight hundred dollars each less ten per cent would call for a loan of fourteen thousand four hundred dollars. If the original cost of fishing gear consisting of a salmon gill net is to be included, eight thousand dollars would have to be added to the loan.

Mr. PECK: What is the price of the boat?

The CHAIRMAN: Eight hundred dollars for the first class.

Paragraph B reads:—

"Loans on larger motor boats for salmon gill net fishing, salmon trawling, and herring gill net fishing. These may be granted directly to either one or two fishermen. The loan should amount to the full price of the boat, less ten per cent, provided by the borrowers. Repayments should be made in eight years, beginning with the second year, in fourteen equal half-yearly instalments, with interest at the rate of four or five per cent on the balance outstanding."

You will notice in this connection that the repayment in this case is in eight years instead of six.

"Assuming that twenty of this class may be required, these at a price of two thousand five hundred dollars each less ten per cent would call for a loan of forty-five thousand dollars. If the fishing gear, such as salmon and herring gill nets, and trolls is to be included, fourteen thousand dollars would have to be added to the loan.

"2. Loans on wooden deck boats purse-seine fishing, and inshore halibut fishing. These may be granted to combinations of three men, for building or buying such boats completed for sea. The loans should amount to the full price of the boat, less fifteen per cent, to be provided by the borrowers. Repayment should be made in twelve years, beginning with the second year, in twenty-two equal half-yearly instalments, with interest at the rate of four or five per cent on the balance outstanding. Assuming that twenty such boats may be required these at a price of fourteen thousand dollars less fifteen per cent, would call for a loan of two hundred and thirty-eight thousand dollars. If fishing gear, such as salmon, purse-seine, herring-seine, and halibut lines, amounting to three thousand five hundred dollars for each boat, is to be included, seventy thousand dollars would have to be added to this loan.

"3. Loans on large motor vessels for halibut fishing and on steam trawlers. These should be made on the conditions named for large vessels and steam trawlers on the Atlantic coast. It is not known whether any of this class will be required."

Then follows summary of loans to Pacific fishermen, which do not include the loans on the last named vessels. The total without gear is two hundred and ninety-seven thousand four hundred dollars, and with gear three hundred and eight-nine thousand four hundred.

Then there is a total of summaries of the total loans—all loans—, Atlantic Coast, Inland Fisheries, and Pacific Fisheries, amounting, without gear to six hundred and fifty-eight thousand eight hundred dollars and with gear to nine hundred and seven thousand one hundred dollars. Then there follow some general observations. These are as follows:—

"Applicants for loans for motor boats should have had at least two years' experience as practical fishermen in that class of boat.

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"Applicants for loans for small motor vessels on the Atlantic coast, steam tugs, in inland waters, and decked motor boats on the Pacific coast should have had at least three years' experience as practical fishermen.

"Applicants for loans for large vessels should have had at least four years' experience as practical fishermen, and one of the applicants should be a qualified large fishing vessel captain.

"Applicants for steam trawlers should have at least five years' experience as practical fishermen and two of the number should be experienced steam trawl fishermen, one in the capacity of captain.

"It should be noted that in granting loans to groups of more than two men, each individual in a group will claim an equal standing as owner. And as one of the number must be selected as captain, disputes and a breaking up of the crews may be anticipated. Such a contingency can be provided for in the regulations which may be made to govern the loans."

This is signed by J. J. Cowie and dated to-day.

Mr. COPP: I would suggest that Mr. Loggie take that and go over it in different sections and give us his ideas.

Mr. MORPHY: I believe we ought to receive the report as a matter of record.

The CHAIRMAN: Mr. Morphy, you move the report be received and placed on record?

Mr. MORPHY: Yes.

Mr. REDMAN: I second that.

Carried.

## EVIDENCE.

Mr. W. S. LOGGIE, M.P., called and examined.

The CHAIRMAN: Now, Mr. Loggie, if you will be kind enough to give us the benefit of your counsel and advice.

Mr. LOGGIE: As far as our business in Canada is concerned I would say that we have three classes of fishing boats or vessels; the smallest of the three would be the lobster boat, and that boat, or rather the standard boat I think together with the motor would cost probably these days about five hundred dollars.

*By Mr. Copp:*

Q. That is the lobster boats?—A. The lobster boats, yes, with the proper motor would cost probably about five hundred dollars.

*By Mr. Morphy:*

Q. How many horse-power?—A. It should have from five to ten horse-power; not less than five and in some cases not more than ten horse-power, depending on the distance they want to go from shore.

*By Mr. Green:*

Q. Would that be a one-man boat?—A. No, a two-man boat; all of these boats are two-men boats.

*By Mr. Chisholm:*

Q. What is the size of that boat?—A. Probably eighteen or nineteen feet.



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Q. Do I understand you to say that you could get an eighteen-foot boat with the proper engine for five hundred dollars?—A. I should think so. When I say an "eighteen-foot boat" I mean a boat with an eighteen-foot keel, and I think that is large enough for the ordinary lobster boat, that is used on the average in lobster fishing.

Q. Is it a fact that you use a five- to six-horsepower engine in a boat of that size?—A. Yes, some may use five-horsepower and some may use ten.

Q. Not with us?—A. Some of them use a ten-horsepower engine if they have a longer distance to go. If they have a longer distance to go they use more horse-power.

Q. How far do they go from shore?—A. I think perhaps a larger portion would go only a mile or two from shore. They run all the way from that up to ten miles.

*By Mr. Copp:*

Q. Would that be a larger sized boat?—A. Yes, and a heavier engine.

Q. The boats you speak of now would go from one to two miles from shore?—A. Yes. Of course, there are a certain number of those boats—I do not know what proportion of returned soldiers would likely engage in the business in that section.

*By Mr. Chisholm:*

Q. You are talking about that boat for lobster fishing?—A. Yes.

Q. After the lobster season is over do you use that boat for any other purposes?—A. Not as a rule. I think they do on some parts of the coast.

*By Mr. Morphy:*

Q. What is the length of the lobster season?—A. About two months. They commence fitting out about the 25th of April and end about the 25th of June.

Q. What is the field for lobster fishing?—A. The field?

Q. Yes, for boats of that kind?—A. The total Northumberland straits, the gulf of St. Lawrence, and baie de Chaleurs.

Q. Are there lots of boats there now?—A. Yes, there are quite a number; in fact, it is quite overdone.

Q. Then it would be a bad investment?—A. That would be another question, of course. There is more fishing done now, in my judgment, than the business can stand.

*By the Chairman:*

Q. How many boats would you say there were there now?—A. Really I do not know how many there would be altogether.

Q. Can you give us approximately the number of boats?—A. I don't know that I could give an estimate. I could give an estimate of what I am interested in myself. I want to say that as far as our coast is concerned the business is not managed or conducted along the lines that it is in a number of other places in the country. Most of our factories—a good many of them—hire the fishermen and they are working on wages.

*By Mr. Copp:*

Q. You supply the boats?—A. Yes, we supply the boats, and supply the engines, and supply the trap and supply everything, and supply the food. We do everything and the men take no risks whatever.

*By Mr. MacGregor:*

Q. Have you any difficulty in securing men?—A. No; fishermen are more inclined to go out and fish when there is very little to catch, as they are getting their wages. We also have more control over the fishermen.

[Mr. W. S. Loggie, M.P.]

*By Mr. White:*

Q. You do not think there is any room for any one outside of yourself?—A. There is no necessity of catching any more fish. We get them fished out quickly enough the way it is.

*By Mr. MacGregor:*

Q. Do they make good wages?—A. Yes, as a rule.

Q. Do they get a commission in addition to that?—A. No, not as a general rule. I think sometimes the high boats get a commission—the high boat gets a bonus.

*By the Chairman:*

Q. What is the average wage?—A. Of what?

Q. Of these men who go out to fish?—A. The wages have about doubled in recent years.

Q. What is it now?—A. I do not know as I can give it to you definitely. I should think from thirty to forty dollars per month and found.

*By Mr. Caldwell:*

Q. At the present time?—A. Yes. Probably I should say from thirty to fifty dollars per month and found.

*By Mr. Chisholm:*

Q. It is a fact in our part of the country, where they do not do business in that way, but where every fisherman owns his own boat, he makes as high as three hundred or three hundred and fifty dollars a month?—A. Yes.

Q. The individual fisherman makes that much?—A. But he finds his own plant?

Q. Yes.—A. Well, that is different.

*By Mr. Redman:*

Q. I just want to ask you if the boats now engaged in business are collecting all the lobsters which can and should be collected from the field? I mean, are they collecting all the lobsters which are there?—A. No, we cannot do that. If you did that you would not have any for next year. However, I think the ground is very well fished.

*By Mr. Peck:*

Q. Is the ground over-fished?—A. Yes.

*By Mr. Morphy:*

Q. If you should have applications for territory over which you are fishing from, say, ten more men, would it be in the interests of the supplying of lobsters that they should be put on that ground?—A. I suppose, it is this way, that the boats can only last so many years and every now and again you are building a boat, and the returned soldier might say, "I will go into this, and build a little boat, and take a chance if I can get a boat built on favourable conditions," whereas, probably, he could not find a merchant who would supply him with a boat on the same terms as you propose giving him.

Q. In wanting to re-establish a returned soldier in this occupation, do you think it would be remunerative to the returned soldier?—A. I should think the boat—they would cost twelve hundred dollars for drifters—

Q. Is that a lobster boat?—A. No, that is a drifter.

Q. I am speaking of lobsters?—A. I don't know what you can do regarding lobsters, but my own idea is that it is pretty well overdone.

Q. That is in the area where you prosecute your fishing?—A. Yes.

Q. What other areas are there for fishing for lobsters in which you do not engage?

—A. Along the Nova Scotia coast, down where Mr. Duff lives.

[Mr. W. S. Loggie, M.P.]

## APPENDIX No. 4

*By Mr. Peck:*

Q. Is there any other fishing field that a man might be engaged in who would be engaged in other fishing?—A. Not very much. The boats are not very suitable except for hand fishing along shores, and that work is done by shorter boats. Considerable development has taken place in the fisheries in my part of the country with regard to drifting with gill net.

Q. Fishing for what?—A. For mackerel and salmon. It is too large for lobsters. A boat like that would cost—oh, well, I should think twelve hundred dollars.

*By the Chairman:*

Q. Is that your second class?—A. Yes.

*By Mr. Copp:*

Q. Before we leave that first class may I ask a question in regard to these lobster boats of which you speak? The first boat you say would cost five hundred dollars?—A. Yes.

Q. What would gear suitable for that boat cost?—A. We used to value the trap—we used to value them new at a dollar.

Q. What are they now?—A. Now, I should think about two dollars, and they fish two hundred and fifty to three hundred traps to a boat.

Q. That would make five hundred dollars for traps?—A. Yes, for traps and rope.

Q. So, according to your figures the value of the boat and the traps would be a thousand dollars?—A. Yes.

Q. For two men?—A. Yes, for two men.

Q. Can you—(I don't mean to give it definitely but approximately, Mr. Loggie)—Can you tell us with a fair amount of luck in fishing along the coast where you now operate, what would those two men earn?—A. You mean what quantity would they get?

Q. Yes.—A. I would say they would average about five thousand pounds. That would be considered a good average catch.

Q. What would that net them per pound?—A. If they were fishing by the pound I hardly know just what they would get, but I should think, perhaps, five or six cents per pound in the shell. That would be about the average.

*By Mr. Chisholm:*

Q. Just at that point, Mr. Loggie, do you regard the trap and the boat as the total gear necessary to fish for lobsters?—A. No, we have to find the bait, which is quite a large item.

*By Mr. Morphy:*

Q. What is the bait?—A. Herring.

Q. Live herring?—A. They were once, but they are dead now. They are salted now.

*By Mr. Chisholm:*

Q. As a matter of fact, sometimes they go out to their nets and fish for herring for bait and salt them and use them for bait, and some of the fishermen must have nets to get the bait?—A. Yes, all of the factories have nets unless the fishermen fishes with his own nets. The herring were very late coming in this spring, and bait was very scarce and they had to pay as high as five dollars a barrel.

*By Mr. Copp:*

Q. Besides the bait, you have to use gasoline?—A. Oh, yes.

The CHAIRMAN: What were the figures you gave Mr. Copp?

Mr. COPP: Two hundred and fifty dollars; five thousand pounds at five cents a pound.

[Mr. W. S. Loggie, M.P.]



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*By Mr. Cooper:*

Q. That is a season's fishing?—A. Yes.

*By the Chairman:*

Q. Are you through with the lobster boats?—A. Yes.

Q. What is the next?—A. The next is the drifter boats, and we are doing that fishing in a considerable way at the present time. In fact we are now drifting for mackerel and salmon as well.

Q. That takes a larger boat?—A. Yes.

Q. Of what size?—A. Well I should think perhaps forty feet over all.

Q. At a cost of about twelve hundred dollars?—A. I think that boat would probably cost about twelve hundred dollars and an engine suitable for a boat of that kind would cost about four or five hundred dollars.

Q. How many men would be occupied on that boat?—A. Two, as well, would handle the boat.

*By Mr. Clark:*

Q. How long does that season last?—A. That season lasts about two months.

*By Mr. Arthurs:*

Q. Referring to these seasons, are they once a year?—A. Yes.

*By Mr. Clark:*

Q. Does it run about the same time as the lobster season?—A. No, it is later than that. We commence about the 1st of June drifting for mackerel, or perhaps the 10th of June, and then within three months it is all over. In fact it is all done in the course of two or three weeks where it is profitable at all, but most of us try to hang out as long as there is a reasonable return at all.

*By Mr. Morphy:*

Q. What is the means of livelihood in a second class of boats? What does it amount to?—A. I don't know that I could give you that because, as far as we are concerned, we hire the men to do the work. We hire the men on wages.

Q. What do you pay for salmon caught in that way?—A. For salmon caught in that way we paid last year from fifteen to twenty cents per pound.

*By Mr. Caldwell:*

Q. That is wages?—A. Yes.

*By Mr. Morphy:*

Q. And how much for mackerel?—A. About five cents per pound.

Q. What do the men earn at these rates owning their own boats?—A. Owning their own boats?

Q. Yes?—A. They would earn good wages, but it varies considerably. They might earn two hundred dollars in one night and then go a week without earning anything, because unless it is good weather they cannot work at all.

Q. Is there any competition among the canneries?—A. There are no canneries as far as they are concerned.

Q. What do they do with them?—A. They freeze them.

Q. Where is the market?—A. The market is in the United States.

*By Mr. Clark:*

Q. What do you do the rest of the year?—A. That depends on the man. Some of them work in the woods during the winter.

[Mr. W. S. Loggie, M.P.]

## APPENDIX No. 4

*By Mr. Peck:*

Q. Do not some of them engage in smelt fishing?—A. Yes, but that is a different fishing altogether.

Q. Would a boat used for drifting for mackerel be suitable for lobsters?—A. It is entirely too large. It could not stay out over night, and the drifting for mackerel is done by night. It is quite a risky business in the Gulf, unless you have a very staunch, good boat.

Q. So a boat which would drift for mackerel would not be suitable for lobsters?—A. No, it is too large.

*By Mr. Morphy:*

Q. The area over which you fish, is it too large for such boats? Is there any reason why you should not go on that?—A. I should think it would be a good idea to have the mackerel fishing developed. I think there is an unlimited field for that and the same applies to codfish fishing, but that is done with sailing vessels entirely and used by four or five men. There is the skipper; he probably would get one-half of the catch and the balance would be divided amongst the others.

*By Mr. Cooper:*

Q. The skipper would be called a profiteer?—A. I am not sure how much of a profiteer he would be called. He has to buy his boat.

Q. He would be the owner of the boat?—A. Yes, he would get one-half of the catch and the balance would be divided among the others. In some cases the merchant owns the boat and loans it to the skipper and keeps it in repair.

*By Mr. Morphy:*

Q. I suppose the supply of mackerel and salmon would not be on the same level as the lobsters; one would be depleted?—A. Yes.

Q. The ocean stock one—A. I don't know about that. The ocean stocks the mackerel. You were right about that, but the salmon likes the fresh water for spawning purposes.

Q. Are there any traps used in your territory?—A. I think there are some in Prince Edward Island. That is, herring traps owned by a United States Company—I forget their names just now—and I think they get a few salmon out of them.

Q. If there were four or five of these boats manned by returned soldiers would there be a ready sale for what they could catch?—A. I think there would, of mackerel and salmon.

Q. As much as for lobsters?—A. If you got them a price. The prices are being well maintained this year; and that is a big help.

*By Mr. Arthurs:*

Q. You have had long experience in the fishing business?—A. Yes, I have been in it for forty years.

Q. From your experience what is the average earnings per season in wages for either or both of these classes of boats?—A. You mean for wages alone?

Q. What is the total income?—A. You mean the gross income?

Q. No, the net income?—A. Well, I don't like to say. I say a man does fairly well if he earns forty or fifty dollars per month provided he is found. That is, clear. If he is earning forty or fifty dollars a month clear, that is a good average.

Q. That is wages?—A. Yes.

Q. Would that be good re-establishment to a soldier to offer him an approximate amount of forty or fifty dollars a month and a liability on the boat and gear as is proposed in this case?—A. If he has his own gear he might do better than that, but I do not think there is any certainty of that with the cost of material as it is to-day. You must remember that it is a very short season, the fishing season, with us.

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*By Mr. Cooper:*

Q. Is that forty or fifty dollars per month all the year around?—A. No, just for the season. He must work at something else during the rest of the year.

*By Mr. Copp:*

Q. You were speaking of drifting boats?—A. Yes.

Q. I thought I understood you to say at the outset that a boat would cost twelve hundred dollars and an engine four or five hundred?—A. Yes.

Q. That would mean a boat completed would cost about fifteen hundred dollars?—A. Yes, about that.

Q. What gear would be required for trawling?—A. It would require about six hundred dollars' worth of gear.

Q. That boat takes two men?—A. Yes.

Q. That is somewhere between two thousand and twenty-three hundred dollars to equip it?—A. To equip a mackerel boat; it would not take the same for salmon.

Q. Could you use this same boat for salmon?—A. Oh, yes, quite so.

Q. The mackerel season and the salmon season are the same?—A. Yes.

Q. One does not dovetail with the other?—A. No, they sometimes have a rigging of each kind of nets.

*By Mr. Morphy:*

Q. As I understand it, for an investment for about twenty-two hundred dollars, the men would make in three months one hundred and fifty dollars at fifty dollars a month?—A. I had in mind the lobster fishing fishermen particularly when I was speaking.

Q. How much would the other men make?—A. They would have a larger investment and would make considerably more.

Q. Could you tell what they would likely make?—A. I don't know that I could.

Q. It does not look very remunerative to only get a hundred and fifty dollars for any occupation in three months?—A. That is wages clear of everything.

*By Mr. Clark:*

Q. Knowing the fishing business as you do, do you know if any considerable number of returned soldiers who have been fishing can be re-established in that line of business by making loans available to them to purchase their outfit and start out for themselves?—A. I do not know how many there would be among the returned soldiers along the coast who would like to undertake to own their own plant, in place of saving the wages, and hiring somebody else's plant. If there were, it might be desirable.

Q. Have you heard of any demand?—A. No, I have not heard of any demand.

*By Mr. MacGregor:*

Q. Is it an unusual occurrence for lobster traps to be destroyed by storms?—A. Yes, it is a very hazardous occupation.

Q. And the same thing in regard to salmon boats?—A. Yes.

Q. And salmon nets?—A. I do not think the drifting nets are so hazardous. Men go out in a boat and do not go so far from shore, and feel perfectly safe, as they can make harbour if a storm comes up. Regarding the set nets, they are set on killicks, and when a storm comes up they are often very badly damaged. One of our boats went out last year, I think on the first night, and they lost the whole rigging, and never got it, and it was the best fishing of the season on that first night. Perhaps they did get a few nets back.

*By Mr. Chisholm:*

Q. We have two other witnesses here, Mr. Loggie. You are speaking for your own coast?—A. Yes.

[Mr. W. S. Loggie, M.P.]



## APPENDIX No. 4

Q. The reason I say that is that the conditions on the other coasts are entirely different?—A. Yes.

Q. What I want to ask you is, do you ever do any codfish fishing along your own coast?—A. Yes.

Q. Do you use these boats number two?—A. No, hardly at all. We may use them a little, but very little. Codfishing is done in vessels of from twelve to twenty-five times or from fifteen to thirty times, or something like that; sailing vessels.

*By Mr. Copp:*

Q. They go farther?—A. Yes. Some of them have been badly damaged between the coast and Prince Edward Island.

*By Mr. Chisholm:*

Q. Conditions are entirely different with us?—A. Entirely different altogether. That is all hand line, or largely hand line fishing.

Q. You catch your salmon differently too?—A. Quite so.

*By the Chairman:*

Q. Do you cover the different types of fishing with the boats that are used on your coast?—A. Yes, the lobster and mackerel and driftboat, and the codfish schooner. The codfish schooner would cost perhaps \$1,200 to \$1,500; I do not think it would be more than that.

Mr. CHISHOLM: That is the important boat in my judgment, and you had better develop that rather than the other two. The lobsterfishing on your coast is largely in the hands of such men as yourself; you hire the men.

Mr. LOGGIE: To some extent, not altogether.

Mr. CHISHOLM: Mostly. That is not the condition with us at all. The drift-net fishing, as I understand it, is only a short season.

Mr. LOGGIE: Yes.

*By Mr. Chisholm:*

Q. And the codfishing season is a longer season?—A. Yes. On our coast, so far as I can find out, the codfishing is the staple industry. That is a point I wish the members to keep in mind, and perhaps it would be well to ask Mr. Loggie some questions about it.

*By Mr. Copp:*

Q. What would a boat for codfishing cost?—A. About \$1,200.

*By Mr. Turgeon:*

Q. Do you think it would be \$1,200 now?—A. \$1,200 to \$1,500; it depends on the size of the schooner entirely.

*By Mr. Copp:*

Q. That is a sailboat?—A. Yes.

Q. Complete?—A. Yes.

Q. What gear?—A. Practically no gear at all, except the bait nets and the lines. hooks and lines.

Q. How much would that be additional. \$100?—A. Yes, probably; perhaps a couple of hundred dollars.

*By Mr. Arthurs:*

Q. Does that include the sails?—A. Oh, yes.

[Mr. W. S. Loggie, M.P.]

*By Mr. Copp:*

Q. So that altogether it would cost from \$1,400 to \$1,700?—A. About that.

Q. How many men would there be?—A. All the way from three to six men; it depends on the size of the boat.

*By Mr. Chisholm:*

Q. You have in view hand-line fishing?—A. Yes.

Q. Is it not the fact that the greatest quantity of fish is caught by trawling?—A. Not on our coast.

*By the Chairman:*

Q. You say that it is the size of the boat that determines the price. I note that in this memorandum they speak of large sailing vessels or schooners costing \$20,000?—A. That is a different class. That is what we call for bank fishing. They stay out for a month or more as the case may be.

*By Mr. Clark:*

Q. Is your evidence to the effect that a boat used for lobsterfishing cannot be used outside of lobsterfishing?—A. It could be in a small way for codfishing near the shore. They go off in the morning and come in at night. But there is not very much of that fishing done on our coast. For the codfishing, the boats go out on Mondays and come back on Saturday night, put their catch on shore, and go out again for another week, sometimes for two weeks. That is done by small boats, but perhaps I am too low on the cost now.

*By Mr. Chisholm:*

Q. What would be the tonnage of that vessel costing \$1,200?—A. 12 to 15 and 18 to 20 tons; that is the vessel alone.

*By Mr. Copp:*

Q. Can you give us any idea of what the returns would be on the codfishing boats that you have mentioned?—A. I cannot give you it exactly; it is all done by the pound. The captain gets more than half of the catch, and the balance is divided among the crew. On their vessel, of course, there are more hands, and they are supposed to get more fish.

Q. You say there are from three to six men. Put the number at five; can you give us any idea of the average return from that boat manned by five men?—A. Let me see; say the boat gets 300 quintals; that would be worth \$10 a quintal. For the whole season that would be \$3,000. I think that would be a pretty good catch. Perhaps Mr. Turgeon could tell you whether that is a good catch.

Q. That is for how long?—A. The whole season.

Q. How long would that cover?—A. I should think from the 10th of May, perhaps, or the 15th of May, and they would be out until the bad weather in the fall, probably till October. I don't think they would do very much after that.

Q. That would be six months?—A. Five months.

Mr. TURGEON: About the 15th of October.

*By Mr. Copp:*

Q. That would be about \$600 a month?—A. Yes, that is vessel and all.

Mr. COPP: \$100 a month for each man.

The CHAIRMAN: He tells us that the captain gets half.

*By Mr. Copp:*

Q. If the captain was a returned soldier he would do well?—A. But the captain has to find the schooner and keep her up.

[Mr. W. S. Loggie, M.P.]

## APPENDIX No. 4

Q. Take it generally; take the motor boat that costs, say \$500, the first boat you spoke of. If we were to follow the official suggestion that 10 per cent be paid by the borrower, that would leave \$450?—A. Yes.

Q. According to the scheme, the first year they would not pay anything, I understand. But suppose that in the second year they did not pay, would the Government have to take the boat? What would be the value of the boat at that time?—A. The boat would probably be worth 75 per cent of her original value, if nothing unusual had happened. It all depends on the care of the engine.

Q. Generally speaking, what would its value be?—A. It all depends on the care taken of the engine.

*By Mr. Chisholm:*

Q. What is the usual life of an engine on one of those boats?—A. It all depends on the care. Some engines will last three or four years, and others eight or nine years possibly, with some repairs. It depends on the class of engine in the first place. Some engines are very much of a higher class, heavier, or rather have more metal.

The CHAIRMAN: It is six o'clock, gentlemen, and we have not heard Mr. Duff. Is it the wish of the Committee to re-assemble this evening to clean this matter up?

The Committee adjourned.

COMMITTEE ROOM, No. 435,

HOUSE OF COMMONS,

TUESDAY, June 1, 1920.

The Special Committee on Pensions and Civil Re-establishment of Soldiers met at 11. a.m., the Chairman, Mr. Cronyn, presiding.

*Other Members presents:*—Messieurs Arthurs, Béland, Brien, Caldwell, Chisholm, Cooper, Copp, Edwards, Green, McCurdy, McGibbon, McGregor, Morphy, Nesbitt, Peck, Redman, Savard, Turgeon, and White,—20.

The CHAIRMAN: There are several communications which will go through the regular course.

The CLERK: These are departmental.

The CHAIRMAN: They will be reported upon by the Committee on Correspondence and Special Cases.

The CLERK: Dr. McGibbon, who is not here this morning, requested that this document (referring to document) should be furnished.

The CHAIRMAN: This is a list of the desertions since the Armistice. I do not know whether the Committee desire to have it placed on the record.

Document ordered to be filed.

The CHAIRMAN: There is a return sent in by Mr. Learoyd, president of the Students' Council, McGill University, regarding the number of students throughout Canada who may require aid. It is an amplification of the figures we received from McGill University some time ago.

[Mr. W. S. Loggie, M.P.]



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Mr. COOPER: For the whole of Canada?

The CHAIRMAN: For the whole of Canada. He gives them by provinces, and tabulates them in a certain way. The total cost roughly at \$500 for each man for the years during which he would require assistance, would amount to \$5,000,000.

Mr. COOPER: For the whole period?

The CHAIRMAN: For the whole period.

Mr. NESBITT: Who is this gentleman?

The CHAIRMAN: He is Mr. Learoyd. He asked to be heard and has sent in this statement. He does not press to be heard, although he does not waive his former request.

The CLERK: I was instructed to ask those who desire to be heard to send in their written proposals, and this is one of the replies.

Mr. NESBITT: It ought to be placed on the record.

Mr. COOPER: What is the number of students mentioned?

The CHAIRMAN: He thinks that excepting a certain percentage, which he places at 10 per cent, the number of students requiring financial aid would be 4,500.

Mr. MORPHY: Does he show his basis for those figures?

The CHAIRMAN: It is all figured out here.

Mr. MORPHY: I mean, is it from his own personal knowledge? It is a guess as I understand it.

The CHAIRMAN: It must be an estimate as far as the numbers are concerned and he makes that clear. The report is rather long. I thought perhaps some members of the Committee interested might like to look it over.

Mr. NESBITT: Why not put it on the record so that we can refer to it.

The CHAIRMAN: It should be placed on the record.

## EVIDENCE.

Mr. Wm. DUFF, M.P., called and examined:

*By the Chairman:*

Q. You heard what Mr. Loggie had to say yesterday. We would like you to give us some information as to fishing, in your part of the country.—A. Mr. Chairman, fishing on the Nova Scotia coast is conducted differently from fishing on the Northern New Brunswick coast, taking Mr. Loggie's evidence. The fishermen on the Atlantic coast are independent, and they own their own boats. They sell the catch themselves and take the proceeds. There are three different kinds of fishing. There is what is known as the in-shore fishing, and the off-shore fishing, and the deep-sea fishing. The in-shore and off-shore fishing is conducted by men who live on shore and conduct what is known as mixed fishing. That is to say there is lobster fishing, mackerel fishing, herring fishing, line fishing which includes codfish, hake, haddock and pollock, and the fall mackerel fishing. That takes from the first of April up to the last of November. The men who fish lobsters also fish mackerel, herring and codfish and fall mackerel. Mr. Loggie told us yesterday that the men who fish lobsters do not in many cases fish the other fish, but our people are different, and the same class of boats they use for lobster fishing in the case of the in-shore and the off-shore fishing, they use for the mackerel, herring and cod.

Q. He said the bigger boat was not fitted for lobster and the lobster boat was not much used for the other fishing?—A. He made that point. In our case it is different. The boat they use for the other fishing is suitable for lobster. The same boat will do.

[Mr. Wm. Duff, M.P.]

## APPENDIX No. 4

*By Mr. Peck:*

Q. What will the boats cost?—A. The in-shore boat about a thousand dollars with the engine.

*By Mr. Arthurs:*

Q. That would be about as cheap as Mr. Loggie's cheapest boat?—A. Yes, Twenty-five feet over all, an open boat not decked in, and that boat is used for lobster fishing and herring and cod fishing anywhere from one to five miles off the coast.

Q. Mr. Loggie gave the cost of everything, and it would bring the boat about the same?—A. Yes, these men go out in the morning and come back at night. That is the in-shore fishing. The gear for the boat, including the lobster traps and herring nets and appliances for the line fishing would approximate about five hundred dollars. That would be fifteen hundred dollars for the boat and gear.

Q. Before we leave that point, what openings are there for additional boats on your coast?—A. I think there is quite an opening.

Q. You think it is quite unlimited?—A. Absolutely.

Q. You think these men could make a fair return on a loan of that kind if made to them?—A. I do, under proper provisions.

Q. What do you call a fair return?—A. What is the average takings of a boat of that kind?—A. A boat of that kind would have two men, and the lobster season, which would be two months on the coast from Cape Sambro to Cape Sable—that is from Halifax to Yarmouth—in two months fishing I think they would gross at least four hundred dollars for the lobster catch. Then the mackerel fishing comes along, they catch mackerel—that is the in-shore fishermen—by net. They should get anywhere from \$200 to \$400 of mackerel if there is any fish running. For some years it was practically a failure.

Q. Is that for the same period?—A. No, that would be from—

*By Mr. Copp:*

Q. They dovetail in one with the other?—A. Yes from the middle of May to the middle of June they catch mackerel. If the mackerel come in—some years they do not come in—I should think it would be about \$200 per man per month. Then we have line fishing; they should catch about fifty quintals in the line fishing, cod and hake and haddock and pollock. It takes four hundred pounds of round fish, two hundred pounds of split fish, two hundred pounds of kench fish, to make one hundred and twelve pounds dry.

*By the Chairman:*

Q. They realize out of the fifty quintals, how much?—A. Where they own the boat between them they get the whole proceeds.

*By Mr. Arthurs:*

Q. How much would fifty quintals be worth?—A. They would be worth, I think, about \$9 a quintal.

Q. That would be \$450?—A. Yes.

Q. For how many months?—A. From the first of June till the first of September. That would be three months. Of course, during that time they also fish herring. They fish herring while they are fishing line fish, and with a boat that size two men should get fifty barrels of herring, perhaps more. Fifty would be a conservative estimate.

Q. Worth what?—A. Last year worth \$7, the year before \$10. The average price for the last ten years I would say would be \$5, but this year and for the next number of years, under present conditions, they should average \$7 a barrel.

Q. If you said \$200 it would be a conservative estimate for herring?—A. Yes.

[Mr. Wm. Duff, M.P.]

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*By Mr. Nesbitt:*

Q. Now you have two or three different things. What is the total of it?—A. I just gave you the figures.

*By the Chairman:*

Q. Have we got to the end of the season?—A. No, there is fall mackerel, which would give them perhaps anywhere from \$200 to \$400 more.

*By Mr. Arthurs:*

Q. For how long?—A. About a month.

Q. That would be an average of \$300?—A. Yes.

Q. \$150 a month?—A. Yes, for the two men and boat.

*By the Chairman:*

Q. Then what is there left?—A. Then deep-sea fishing; they do not fish until the spring comes in.

*By Mr. McGibbon:*

Q. Is the field unlimited there?—A. Yes, there has been no diminution of the quantity of fish.

Mr. COPP: What is the total of those figures?

Mr. ARTHURS: For the first period \$100 per month per man, for the second period \$200, for the combined period on line fishing, \$112 per month per man, and the latter period \$150 per month per man. That is gross.

Mr. COPP: Have you the highest total, Mr. Arthurs?

Mr. ARTHURS: No, I just took the months.

Mr. MCGIBBON: Take an average month?

Mr. ARTHURS: \$562½ for the season.

WITNESS: That is about right, \$500 to \$600.

*By the Chairman:*

Q. Each one?—A. Yes.

*By Mr. Arthurs:*

Q. Per season less their expenses?—A. Yes. There would be the salt herring and they usually buy a spare net or two each year for herring or mackerel and some lobster traps, perhaps. They get their own bait. They get the herring which they salt and put away for lobster bait for next year and they also use the herring for bait for the line fishing during the season, and if there is no herring they get other bait. They get that themselves. That does not cost them anything, but the salt and nets are about the only expense and the gasoline.

*By Mr. Morphy:*

Q. How much?—A. About \$100.

*By Mr. Arthurs:*

Q. What about their board?—A. They go home every night; they have to find their own grub.

*By Mr. McGibbon:*

Q. They are just making about fair wages?—A. Yes.

Mr. ARTHURS: Very poor wages.

[Mr. Wm. Duff, M.P.]



## APPENDIX No. 4

*By Mr. Morphy:*

Q. With regard to wages, I got the idea somewhere that these men, while they are fishermen, have another occupation?—A. I was just going to tell you that they are really farmers and fishermen, and also go into the lumber woods. These people are what is known as the inshore fishermen, who go home every night. They have little farms which they look after during the season, in the spring and summer months, and in the fall they go into the lumber woods or some other occupation.

Q. What do you mean by little farms? What is the average?—A. I would say twenty acres is the average size.

Q. What do they grow?—A. Potatoes, cabbages and so on.

Q. For their own consumption?—A. Yes, practically.

*By Mr. Caldwell:*

Q. Are they able to till these farms and also to fish?—A. Yes, they stop fishing for a week or ten days at times, and look after their farms.

Q. While the crop is growing they fish?—A. Yes.

*By Mr. Morphy:*

Q. Some one has intimated to me that in some districts berths are allotted by the Government and the whole fishing area is taken up. Does that apply to your district?—A. That is for mackerel only.

Q. Does the mackerel allotment of berths apply to your district?—A. Yes, that is done by special fishermen, not the fishermen who do line fishing or herring fishing. The mackerel fishing is done by special men. Six or seven men own a mackerel trap and they get a license, and they set that trap about the middle of May, and fish from the middle of May till the first of July, and from the first of October till the middle of November. That is a special fishery.

Q. You are familiar with the conditions in your district. Have you heard of any particular or general demand for assistance from returned soldiers, to enable them, to enter into the fishing business?—A. Yes, I have had some inquiries myself.

Q. To what extent?—A. Not to any very great extent in my county, but I have heard of inquiries from other parts of the province, by my own county, in regard to the fishing business, is perhaps in a different position from any other county in Canada. Most of the fishing is the in-shore and off-shore fishing. The fishing I spoke of a minute ago is the in-shore fishing.

Q. I am referring to that myself?—A. There would not be a very great demand for assistance for returned soldiers for in-shore fishing in my county.

Q. Does that apply to adjoining counties?—A. Yes, in Cape Breton, and Guysborough county, Queens and Shelburne and Yarmouth. I would think that would apply.

Q. Have you any idea of the number of possible applicants for a loan for a small boat?—A. There would not be very many, I would think, Mr. Morphy.

Q. Would there be a hundred?—A. Yes, I think so, from Cape North to Cape Sable.

*By Mr. Copp:*

Q. Have you any idea how many fishermen enlisted in your county?—A. I would think from two hundred and fifty to three hundred.

Q. Who were really fishermen?—A. Yes.

*By Mr. Nesbitt:*

Q. What have they been doing since?—A. Candidly, I think they are all back working, either in the in-shore fishing or the deep-sea fishing. They took off their soldier clothes and went to work.

[Mr. Wm. Duff, M.P.]

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*By Mr. Morphy:*

Q. Let me ask another question? Of these two hundred and fifty possible applicants covering the districts you have named, have you any idea of those who would be actually in need of this loan—really in need—are there any disabled soldiers able to fish who need assistance from the Government?—A. I don't think a disabled soldier would be able to fish. It is very arduous work.

Q. If the Government extended this feature of its re-establishment policy to fishing, it would not be applicable really to those men who need re-establishment?—A. If you take the soldiers who are disabled you would not be able to re-establish them in the fisheries. Of course, a boy could go with his father in his boat, a boy who had a leg off could go with his father to help look after the sails and the steering of the boat or he could stay with the boat while his father went in the dory to set the trawls or set nets.

Q. Let me ask you another question? Leaving the disabled soldier out altogether, and taking the other class, is there any unemployment to-day amongst them?—A. Not very much.

Q. They can get all the employment they require from private enterprise, or their own means, to earn their own livelihood?—A. Pretty well. They are a fairly independent class. They are able to get along all right, most of them. There might be a few cases, but I would say that on the whole they are perhaps the most independent class in Canada.

Q. Then, is it not a fact, from your own observation, that these men have re-established themselves?—A. That is what I say, most of them.

*By Mr. Peck:*

Q. Nevertheless, there would be quite a number of men who are not now following fishing who might desire to start in?—A. Oh, yes, you could encourage them. For instance take, as far as off-shore fishing and deep-sea fishing are concerned, say a young fellow enlisted five years ago and went overseas. At the time he enlisted he was a bright, young, aggressive fisherman, who, if he had stayed at home would be master of one hundred and twenty-five ton schooner, but the fact that he enlisted has put him back five years and when he came home he went out of khaki and hired out on one of these vessels as a hand. If he had been home he would have been master of the vessel. The Government could act in this way, and say to this young fellow "we will help you to re-establish yourself by getting you a vessel of your own."

*By Mr. Nesbitt:*

Q. How much would that cost—a vessel of that kind?—A. A deep-sea vessel. I should think, would cost about thirty thousand dollars without the fishing gear, all ready for sea.

*By Mr. McGibbon:*

Q. How much would it cost complete?—A. With fishing gear, cables, dories, rope, everything, I imagine it would cost about thirty-three thousand dollars.

*By Mr. Copp:*

Q. That is for the bank fishing?—A. Yes.

*By Mr. Morphy:*

Q. How many men of this kind would a boat re-establish?—A. Twenty.

Q. Would that be the most favourable kind of re-establishment? How would it work out?—A. In some cases it would, but in other cases the soldier would not have sufficient experience to take charge of a deep-sea vessel, and they might not want to go, and perhaps if they were engaged in off-shore fishing it would enable them to get into that business again.

[Mr. Wm. Duff, M.P.]

## APPENDIX No. 4

*By Mr. McGibbon:*

Q. Would the proceeds be divided equally?

*By Mr. Nesbitt:*

Q. Can you give us the *modus operandi*?—A. I will explain the deep-sea vessel operations which we have in our county, where we have a hundred and twenty-five of these large vessels. They are on a co-operative basis. There are, perhaps, forty shareholders in each vessel. Every vessel is divided into sixty-four shares and there are, perhaps, anywhere from twenty-five to forty owners who own that vessel. The owners comprise the merchants, who outfit the vessels, the captain himself, who owns, perhaps, four or six or eight shares and the other shares are divided amongst the crew; not all of the crew, but say three parts of the crew own shares in that ship, so it is a co-operative business. If you could establish twenty fishermen who own shares in the vessel, in my opinion it would be a good thing. The voyage is conducted in this manner: The vessel is owned by these men. They buy their outfit, salt and grub. The merchant charges that to the vessel until the voyage is ended and the fish are sold. They catch a load of fish which are dried and the captain or captain's agent sell the fish to the fish merchant. The money is taken and deposited with the outfitting firm until the crew comes home, when the money is divided half to the crew and half to the vessel. The captain, in addition to getting his share—for instance, there are twenty men—every man has a share except the cook and the two boys, the header and the throater, the other seventeen are shareholders and they each get a share of their proportion of the one-half—the captain, in addition, is paid two and a half per cent commission by the crew and owners on the gross stock and two and a half per cent commission on extra one-half of the stock by the owners.

*By Mr. McGibbon:*

Q. He gets five per cent additional?—A. He gets two and a half per cent of the total stock and two and a half per cent of one-half of the stock for acting as captain. The crew get their share also in the venture.

*By Mr. Morphy:*

Q. How is the captain determined in a case of that kind?—A. The owners pick the captain.

Q. He must be a skilful man?—A. He must be a skilful man, but sometimes a young fellow comes to a fish merchant and says, "I would like to get a vessel," and he is taken hold of, and he goes out and gets some shares and the merchant gets the other shares and they build the vessel, or buy it.

*By Mr. McGibbon:*

Q. Can a skilful man get a vessel?—A. Yes.

Q. There would be no particular advantage in the Government getting the vessels, because you do not want any but skilful men?—A. No, but there would be some encouragement. Supposing, as I said, a young fellow was overseas for five years, and when he came back had not very much money. If the Government would help him out it would be wise. I do not think it would be necessary to give him ninety per cent or even fifty per cent of the cost of the vessel as they do under the Land Settlement Act, but it would be a good thing.

Q. Would it be wise for the Government to help fishermen out unless they were helping all others out?—A. That is an open question. I would not like to give an opinion on that.

Q. The greater involves the lesser?—A. Yes.

[Mr. Wm. Duff, M.P.]



*By the Chairman:*

Q. I don't quite follow you. You divide up, I suppose, the net cash, half to the crew and the other half, you said, belongs to the ship less two and a half per cent allowed the captain?—A. Yes.

Q. But is that balance divided among the owners in proportion to the shares which they hold?—A. Yes, it is divided among the shareholders, after deducting the provisions, salt and fishing gear, and other expenses.

Q. The men are really found?—A. The men are really found and they get one-half the "hand."

Q. Is "hand" the expression that is used?—A. Yes, and these men make anywhere from five hundred to a thousand dollars in five months. Last year some of them made as high as fifteen hundred dollars.

*By Mr. Morphy:*

Q. What occupation does that class follow after the fishing voyage is over?—A. Well, they go fishing about the middle of March, and they make three trips. They go out about the middle of March and get home about the middle of April and leave again and get home about the first of June, and leave again and get home about the 1st of September. Then, the fish are unloaded and after the vessel is cleaned out it is chartered to go to Newfoundland, and they go from there to Europe and to South America, to Brazil, with fish. During the war these vessels went out in the war zone, and the crews faced the submarines from September until March. They were there all the time in the submarine area and they made no objection to going; they went out and did their little bit like anybody else, carrying the fish from Newfoundland to Europe, Spain, Portugal, and down into South America to Brazil.

Q. They do not farm?—A. No.

*By Mr. Peck:*

Q. These men would be available for naval reserve?—A. Yes, they would certainly be the best kind of men for that purpose.

*By Mr. Chisholm:*

Q. After they give up fishing and have gone on this trip do they do pretty well? What are their earnings?—A. They get seventy-five dollars a month, that is the sailors get seventy-five dollars a month and the mate gets one hundred dollars a month and the cooks get a hundred dollars a month, and the captains get a hundred and fifty dollars a month. That is what we call "coasting" or freighting.

Q. I have in mind the total revenue of that vessel. You have reference now only to wages?—A. Yes.

*By Mr. Copp:*

Q. These sailors get seventy-five dollars a month on the coasting voyage?—A. Yes.

Q. They still have an income from the shares which they have in the vessel?—A. Absolutely. The profits the vessel makes from both the fishing and coasting trips—by the time they finish the coasting trip the fish are all sold and they divide the profits after paying the expenses of the two voyages.

*By Mr. Morphy:*

Q. When a ship of that kind takes a cargo of fish does it call at different ports?—A. No, it goes to North Sydney, or some place like that, and takes a load of coal for Newfoundland and then loads the fish and goes to Europe with the fish, lands the fish and brings back some other cargo, generally salt.

Q. Do not some of them go to South America with fish?—A. Yes, to Brazil.

Q. But those do not go to Europe?—A. Oh, yes.

Q. Both to Europe and to South America?—A. Yes, and to the West Indies.

[Mr. Wm. Duff, M.P.]

## APPENDIX No. 4

*By Mr. Caldwell:*

Q. Then, in regard to this matter we are studying, you would consider the large vessel the best proposition?—A. I think beyond a doubt the large vessel is the most profitable.

*By Mr. Chisholm:*

Q. You have not discussed the off-shore fishing as yet?—A. Not yet, but in my opinion, if the Government decides to do something of this kind they would not be running much risk in regard to deep-sea vessels because the vessels are all insured and the money is perfectly safe.

*By Mr. Arthurs:*

Q. There is a good chance of repayment?—A. Yes, there certainly is.

*By Mr. Chisholm:*

Q. And a good chance for the development of the fisheries?—A. Yes.

*By the Chairman:*

Q. The men are under a little different position here, because, they get their first reward on their "hands"?—A. Yes.

Q. And secondly they are on the wage basis?—A. Yes.

Q. And all found?—A. Yes.

*By Mr. Morphy:*

Q. Supposing the Government went into that? what security have they?

Mr. TURGEON: The boat.

The WITNESS: They have the vessel.

*By Mr. Caldwell:*

Q. And they have the insurance?—A. Yes, in their favour.

Q. They absolutely own the vessel until it is paid for?—A. Yes, they hold a mortgage on it.

Q. The proposition would not be to give the boat absolutely to these men? Part of it would be advanced and they would have to pay something themselves?—A. Yes.

Q. And the Government would be in a position to have this vessel and have what the men themselves have paid in cash?—A. Yes.

*By the Chairman:*

Q. The Government would have a first mortgage on the vessel?—A. Yes.

Mr. CALDWELL: In the case of a farm, Mr. Chairman, they do not have a mortgage on the land. The man has a deed to it, and I was wondering if a vessel would be administered in the same way.

*By Mr. Morphy:*

Q. The title does not go to the man or the company until the loan is fully repaid?—A. Absolutely.

*By Mr. Arthurs:*

Q. In order to clear this matter up to the layman, or the man who is not a fisherman, your idea would be if the Government wanted to go into this business at all they had better go into the deep-sea fishing?—A. Deep sea and off-shore.

Q. Not in-shore?—A. I don't think it would be necessary.

*By Mr. Caldwell:*

Q. Could the one vessel be used for off-shore fishing?—A. No.

[Mr. Wm. Duff, M.P.]

*By Mr. Nesbitt:*

Q. Before we leave that might I ask if there is much unemployment for that type of sailor?—A. No.

*By Mr. Copp:*

Q. Just following that up, Mr. Duff, as regards the men out of employment; if they are not engaged themselves in the business they are hired by somebody else?—A. Yes.

Q. How would his return compare if he were hired by some person in the fishing business with his return if he were in that business himself?—A. Of course, they are not hired; they are sharemen—co-operative. The only advantage would be if the Government should make these loans, it would give these men a higher position. They would have charge of the boat or the vessel themselves.

Q. How would their remuneration compare?—A. It would be larger. They would get a commission in addition to their share.

*By Mr. Caldwell:*

Q. Supposing a man went on a vessel and was not able to pay for it would he still have a co-operative share of the catch?—A. Of the catch but not of the profits of the vessel.

*By Mr. McGibbon:*

Q. I understood you to say, Mr. Duff, that no competent man wanted for a vessel if he were able to take charge of it?—A. I don't quite get you.

Q. You said a few moments ago that any competent man could get somebody to give him a vessel?—A. In most cases, but every captain must put in a certain amount of money into the vessel himself, and it is quite possible there may be some soldier fishermen who would not have the money to invest. In that case he has to go in a dory on shares.

*By Mr. McCurdy:*

Q. What is the most difficult part of the venture? The providing of a good skipper?—A. Yes.

Q. How would a new association, undertaking to go into the business, secure their skipper? Would you suggest a course of vocational training to qualify them for the captaincy of these boats?—A. No, I don't think so, Mr. McCurdy. The training might be all right for other purposes, but I think you would have to adopt some other scheme whereby a responsible man could pick the captain—some man who knew his business. The ordinary Government official could not do it all. You would have to get some man to pick the captain. If there were twenty-five soldier fishermen you would want to pick five men to take charge of five vessels, and it would never do to leave it in the hands of some Government official.

*By Mr. Arthurs:*

Q. That is getting back to the patronage system?—A. There are a lot of things worse than that in my opinion.

*By Mr. Caldwell:*

Q. There is one trouble I can see that might develop. Each of these men might want to be the captain.

Mr. ARTHURS: Would want to be?

Mr. CALDWELL: "Might" want to be.

Mr. ARTHURS: Not "might," but "would" want to be.

Mr. NESBITT: I think Mr. Duff is right, to leave it to some old salt who knows the job.

[Mr. Wm. Duff, M.P.]



## APPENDIX No. 4

*By the Chairman:*

Q. How about the off-shore fishing?—A. This is done in boats of from twenty to forty tons, smaller vessels, about forty or fifty feet long—decked. These boats would cost, I would say, about three to four thousand dollars, they are sailing vessels, some of them and others with auxiliary motors. Of course, with these motors they would cost more. They would cost perhaps six thousand dollars, but most of them are sailing vessels and carry a crew of from five to seven men. These men go twenty to thirty miles off shore and stay out a week or ten days and then come in and land their catch.

*By Mr. McCurdy:*

Q. How many months do they fish?—A. Practically the whole year. In some localities they do a lot of winter fishing. The off-shore fishermen fish in this way. The vessel gets one-fifth of the total. The crew finds everything, salt, grub, gear and bait, and the four-fifths is divided amongst the crew after deducting the cost of the grub and salt and the like.

*By Mr. Caldwell:*

Q. How large a crew do these boats carry?—A. From five to seven men; sometimes they have nine men, but from five to seven on the average.

*By Mr. Morphy:*

Q. Those three classes cover the general fishing?—A. Yes.

Q. You made a remark to Mr. Copp and Dr. Chisholm that the chief thing was a development of the fisheries. Will you please enlarge on that?—A. Well, there is no question about it, Mr. Morphy, if we could get more fishermen the fisheries would be developed and we would catch more fish which is necessary. The sea is full of fish, and with the proper men and the proper equipment both on the Atlantic and Pacific coasts there is no reason why the fisheries should not be developed.

Q. In your experience what is the demand for fish? Is it unlimited?—A. Yes, so far as salt fish are concerned, but the fresh fish market in Canada is limited; but for the salt fish there is no question about the demand.

*By Mr. Caldwell:*

Q. Is not the condition of the fresh fish market due to the lack of the proper shipping facilities, and the proper cold storage facilities, and the proper refrigerator cars?—A. Yes, to a certain extent.

Q. Would the development of fishing not have a tendency to lower the cost of living?—A. Undoubtedly.

*By Mr. Peck:*

Q. As a matter of fact, do you not think if the returned men were encouraged to go into fishing by the Government that it would extend the fisheries?—A. Yes, absolutely. They are a hard-working class of men; there is no question about their ability to take care of themselves. In my opinion the Government would not be running as much risk with the men who fish as with the other classes of men. I am saying this with all due respect to the other classes of men, but these men start out on the water when they are boys of from twelve to fourteen years of age, and have stayed on the water up to the time they went to war, and they are hard-working men; they are careful, economical men, who would look after the money the Government gave them and they would want to pay it back as quickly as they could.

Q. If you were in the position of the Government—supposing you were going to invest all of your money, would you take fishing boats as good security—as good security as land?—A. I certainly would. There is no more risk in losing boats or nets than in losing cattle or sheep.

[Mr. Wm. Duff, M.P.]

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*By Mr. Caldwell:*

Q. You do not ever insure the cattle or the sheep, but the boats are always insured?—A. The smaller boats are not insured.

Q. That is the off-shore fishing boats?—A. Some of these are insured, but in some cases they are not insured. If the Government loaned money they would have to look after it.

*By Mr. McGibbon:*

Q. I am informed by the Land Settlement Board that the money secured for stock is an asset on the land over and above the mortgage; not the stock itself.

Mr. CALDWELL: Not altogether. The security is also in the increase in the stock, because the Soldier Settlement Board owns all the increases in stock and the soldier cannot sell the increases in that stock without the knowledge and consent of the Soldier Settlement Board.

*By the Chairman:*

Q. Now, in regard to the off-shore fisheries, I do not know whether you explained the method of owning a boat. Are there shares in that?—A. Yes. Something along the same line, on the same principle, but perhaps in that case it is owned by the company who operate twenty or thirty boats, and they give the crew a boat on this one-fifth "lay."

*By Mr. Nesbitt:*

Q. The owner need not necessarily be out on the boat at all?—A. Not necessarily. The captain usually owns shares in the boat.

Q. A man could hire a crew on the basis you state?—A. Yes.

*By Mr. Copp:*

Q. You heard Mr. Loggie's statement yesterday?—A. Yes, I think I did.

Q. I would infer from that statement that the return to the fishermen in your county is about double. He suggested from thirty to fifty dollars a month?—A. That is pretty small.

Q. The return you say would be about double?—A. I understood him to say the men were hired by the month.

Mr. TURGEON: In northern New Brunswick the lobster fishing is carried on on the same scale.

The CHAIRMAN: Are there any more questions to ask of Mr. Duff?

Mr. MORPHY: With your permission, Mr. Chairman, I would like to ask three questions in one.

Q. What is the average life of the in-shore, the off-shore and the deep-sea boat?—A. About twenty years.

Q. All of them?—A. Yes, of course, if they have an engine—

Q. Oh, subject to repairs, of course?—A. Yes.

*By Mr. Caldwell:*

Q. But the life of the hull is about twenty years?—A. Yes.

*By Mr. Arthurs:*

Q. Mr. Duff, I think, perhaps, you have left the wrong impression with the Committee when you said the off-shore boat would cost from three to four thousand dollars?—A. No, I am practically correct.

Q. And with the engine six thousand?—A. Yes.

Q. Why is there that much difference between three and four thousand dollars without the engines and six thousand with the engines?—A. An engine for that boat would cost about two thousand dollars.

[Mr. Wm. Duff, M.P.]

## APPENDIX No. 4

Q. For a forty-foot boat?—A. No, a fifty-foot boat—from thirty to forty tons.

Q. It would cost that?—A. It depends on the size of the boat.

Q. Are there not steam auxiliaries as well as gasoline?—A. No, there are some that go out from my shore which are only thirty feet long and their engine only cost about five hundred dollars.

The CHAIRMAN: Are there any more questions? Thank you, Mr. Duff, for all the information you have given us

The Witness retired.

Mr. PECK: As we have nobody here from British Columbia, I would like to say just a few words to you. I was eight years in the salmon business there.

The CHAIRMAN: I am glad to have this side of it. I was afraid we were not going to have that information.

Mr. C. W. PECK, V.C., M.P., called and examined.

The CHAIRMAN: Now, Colonel Peck, will you just go ahead with your statement?

The WITNESS: It is a few years since I entered the business, but I am in close touch with the salmon fisheries and the other fisheries as well. Now, the fisheries of British Columbia are somewhere about two-fifths of those of Canada, and as we have several grades of fishing I would like to take them up and make them clear to the minds of the Committee. The first one is in regard to the gill net row boat. This has not been touched by the recommendations of Mr. Cowie. That is a boat used largely in sockeye salmon fishing, which is carried on for about two months in the rivers, and in the mouths of the rivers, in bays, and the inlets of British Columbia. A boat like that costs about two hundred dollars, and the gear costs about the same, because the salmon gear is a very expensive affair, the nets, ropes, lines, and everything. We had last year in British Columbia four thousand five hundred and ninety-six gill net licenses, of which, as I told you, only four hundred and seventeen were held by native born Canadians.

*By Mr. Morphy:*

Q. How many?—A. Four hundred and seventeen by native born Canadians.

Q. Who owns the others?—A. Two thousand two hundred and seventy-two were held by Japanese and the others were either foreign born—they have to be British subjects—but the others were held by foreign born or British born.

*By Mr. Nesbitt:*

Q. That is the row boats?—A. Yes.

*By Mr. Cooper:*

Q. That includes a lot of Indians?—A. Yes.

*By Mr. Morphy:*

Q. How many Indians?—A. I could not tell you exactly how many are in the business.

*By Mr. Cooper:*

Q. They gave us thirteen hundred last year?—A. On the gill nets?

Q. Yes?—A. Yes, that is about right.

Q. And twenty-two hundred Japanese?—A. Yes.

[Mr. C. W. Peck, V.C., M.P.]



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*By Mr. Arthurs:*

Q. How many are British born? You were speaking of Canadian born?—A. The reason I quoted that was to bring before this Committee the fact that at the rate they are going now it will not be long in the future until the fisheries are controlled by Japanese.

Q. Would that include British born? You make a distinction between the Japanese and British born?—A. I was trying to show how many were our own native born Canadians. I can get the exact figures.

*By the Chairman:*

Q. These row boats accommodate how many?—A. Two men. In some places it is only one, like Rivers inlet, but there generally are two.

*By Mr. Nesbitt:*

Q. They work in conjunction with each other?—A. One is the boat-puller and the other is a net man.

Q. Therefore their results will be divided?—A. Yes, or one man might employ another.

*By the Chairman:*

Q. Can you give us any idea of the results from this?—A. Yes.

Q. This is chiefly for sock-eye salmon?—A. In the sock-eye season alone—and that is about the only business that this kind of boat would be employed in nowadays, it is frequently a fact that they get from six to eight hundred dollars. That is good average fishing. Of course, the high boats would get a thousand or twelve hundred dollars. A good average boat would get from \$600 to \$800 for the two months. I do not think that is an over-estimate.

The CHAIRMAN: And he finds everything?

Mr. PECK: Well, he would in this case.

Mr. MORPHY: I would like to ask you a question or two about the Japanese. Does the Jap ever have a British man in his boat with him?

Mr. PECK: No.

*By Mr. Morphy:*

Q. Is the Jap increasing his control, or is his control lessening?—A. Increasing.

Q. Rapidly?—A. Altogether too rapidly.

Q. Who makes these boats for those fishermen?—A. They are made by boat-building companies, and some of the Japanese build a lot. Some Indians build boats.

Q. Have the Japanese a boat-building industry?—A. A great many of them are boat-builders.

Q. For individual purposes, but have they a boat-building concern for the Japanese trade?—A. Yes, I believe they have at Steveston.

Q. Do these Japanese boat-building concerns supply boats to fishermen other than Japs?—A. Outside of the canners, I do not suppose they do. They might sell to white men.

Q. Are there any white men with boat-building concerns?—A. Oh, yes.

Q. At Steveston?—A. Vancouver, largely.

Q. That is only 15 miles away?—A. 15 miles.

*By Mr. Copp:*

Q. Have the Japanese to get licenses?—A. Yes.

Q. From the local Parliament?—A. From the Dominion, and from the local too in British Columbia.

[Mr. C. W. Peck, V.C., M.P.]

## APPENDIX No. 4

*By Mr. Nesbitt:*

Q. If I am not mistaken, I think you said that from \$500 to \$600 would be an average for each boat or each individual?—A. I said from \$600 to \$800 for the boat; that would be a fair average.

*By Mr. Caldwell:*

Q. Do the Japs get their licenses at the same rate as anyone else?—A. Yes, except that they juggle their naturalization papers.

Q. They are supposed to be naturalized?—A. A great many of them are. They juggle their naturalization papers back and forth. I have heard the cannery manager say "I want to get your naturalization papers because I am going to get you a license." The Jap boss, he goes off to the Jap boss at the next cannery and will bring in a sheet of naturalization papers.

*By Mr. McGregor:*

Q. They have certain limits within which they can fish?—A. Yes, for instance in the Skeena River, at Raspberry Island up river and in Chatham Sound at the mouth of the Skeena.

*By the Chairman:*

Q. That is, one class?—A. The most desirable class of boat to my mind would be the motor boat, which could be used for all kinds of fishing. You can get these smaller boats for about \$800 with a motor, but that would not be the most desirable class of boat. I should say that a boat costing about \$1,500 or \$1,600 for the boat alone would be the most desirable boat. A man could fish in the sockeye season. He would either purchase a net, or loan a net from the cannery. They are always very glad to let them have nets. The returns from this boat would be something more than that from the rowboat, because it could take a man from one fishing ground to another with greater rapidity. He could go into halibut fishing in Chatham sound and around the islands along the coast of British Columbia. For halibut fishing, the gear would not cost him a great deal, probably \$40 or \$50.

*By Mr. Morphy:*

Q. Do the halibut abound greatly there?—A. Oh, yes, they are the greatest halibut fisheries in the world.

*By the Chairman:*

Q. How many men would there be in this class of boat?—A. Two, if they could fish cod with lines. It is also an inexpensive gear. Then he could troll, troll for salmon. Our men use two great poles extended on each side of the ship, with a line on each. It is a very profitable business when the run is good, particularly for spring salmon. So that class of boat could be used for practically all those fisheries in British Columbia, especially in Northern British Columbia. It would establish a class of permanent white fishermen, which is what we are aiming at.

*By Mr. Arthurs:*

Q. Would those men work twelve months in the year?—A. Practically. They would probably take a month off for outfitting and repairing.

*By Mr. Morphy:*

Q. Taking all your fishing areas into consideration, can you give us any idea of the possible number of returned soldiers who would seek this kind of re-establishment, who have been brought up to the fishing business?—A. I cannot give you the exact numbers. I should say there would be 200 or 300. But the beauty of this class of fishing is that practically all the fishing in most of the places can be done by men who have not had much experience.

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Q. Would they stick to it?—A. Yes, I think they would. I would like to give you an example. Mr. Green will remember that last year we got some concessions from the Department in regard to returned men in Northern British Columbia, No. 2 district. They made it a condition that the cannery should reserve a certain number of those for returned men. In Rivers inlet it was 30 per cent; on the Nass River it was 20 per cent, and on the Skeena River, 15 per cent. These regulations were made according to the difficulty of the fishing. All the places were filled. I must say that I was greatly astonished at the way in which the thing was taken up. I consulted with a great number of the cannery, and they were all very greatly pleased with the returned men. They said that although some of them had not had any experience, they all went out with a good spirit, and were always cheerful, and did their bit well. Of course if you do not establish a permanent class of fishermen, a lot of these men may go off into different occupations and not start fishing again.

*By Mr. Arthurs:*

Q. You say that you had some experience last year in connection with those concessions. What would be the average return of those men? Can you give us an approximate idea?—A. I could not very well do so, because it would not be a very fair criterion. I could not say; of course it would not be as large as that of experienced fishermen.

Q. Have you any idea of the average return of experienced fishermen?—A. I stated that in the gill-net boat, a rowboat, from \$600 to \$800 for the two months would be, I should say a conservative estimate.

Q. I am talking about those men who work all the year round; what would their returns be?—A. It would be quite large. Take the motor boat we were talking about; it would not be out of the way, in the salmon fishing field, for a man to get \$1,000.

Q. For two men?—A. Yes. The halibut fishing is very remunerative, if they have any luck at all. The halibut fishermen, who go out on the banks in tugs owned by the great companies, were sometimes making five or six years ago, before the war, \$250 a trip. They were working on the share plan. I cannot give you a fair estimate of the return on halibut, but it would be very large. It is a very profitable business, and they are making a lot of money.

Just for the sake of having it on the record, can you give us in a rough way, without making any positive statement at all, an idea of what the returns would be: would you say that the fishing business was as good as mining or prospecting?—A. It is better than mining because the average miner does not strike anything; it is only one in a thousand who gets anything.

*By Mr. Morphy:*

Q. What is the population of Steveston at the mouth of the Fraser river in the fishing season?—A. It has gone away down.

Q. In the off season?—A. I should say that just now it is probably 400 or 500.

Q. I am told that it used to run as high as 6,000?—A. 4,000, I should think.

Mr. COOPER: That is up the river.

*By Mr. Morphy:*

Q. I am told that it used to be 6,000, and that in those days, when winter came, it went down to 200?—A. It is very small.

Q. What did those people do when the fishing season was over?—A. They worked at other things.

Mr. COOPER: There is a large number of Indians.

Mr. PECK: They would go to Victoria and Vancouver, and the Indians would go back to the reserves.

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Q. The Fraser waters are fished out largely?—A. Yes.

Q. What is the reason for that?—A. American traps on the American side.

Q. They catch the sockeye run when they are going up to spawn?—A. A great number of fish play around the eastern part of Puget sound, and the Americans put down traps. Mackenzie and Mann, contractors, helped to destroy the fishing by a great blast in 1913, just as they have destroyed the country. That put the kibosh on them.

Q. Has there been any corresponding decrease in the salmon fisheries as in the other fisheries?—A. Oh, no.

Q. What is the reason for the Fraser River fisheries being depleted, apart from the blast of Mackenzie and Mann? Is it due to the traps on the American side?—A. Traps on the American side, yes.

Q. Are there any traps used by Canadians?—A. No, none in Southern British Columbia. Perhaps there would be half a dozen traps in British Columbia. There are some on Vancouver island, and two or three up north.

Q. So the ocean there is not filled with fish any more?—A. Not on the Fraser.

Q. Is it the case that fish have been prevented from going up to spawn?—A. Yes.

Q. And the propagation is not going on?—A. Yes.

Q. Are traps used in Prince Rupert?—A. No. There are one or two on the Portland canal.

Q. They are prohibited by this Government?—A. Yes.

Q. And permitted by the American Government?—A. Yes. They concluded a treaty last winter I understand, not to use traps for a certain time.

*By the Chairman:*

Q. Was there some other class of boat that you wished to refer to?—A. I will be very brief about the purse-seine boat, that is a boat with purse-seine net. It would cost, I suppose, with its gear from \$12,000 to \$15,000. It would have to be operated by a group of men, or by one or two men employing others. It requires from five to six men to operate a purse-seine boat.

*By Mr. Nesbitt:*

Q. Would the boat that you say would cost \$1,500 go out deep-sea fishing?—A. Not deep-sea in the sense of the ocean, but in the inland waters, in Chatham sound for instance.

*By the Chairman:*

Q. It is a heavier boat?—A. Oh, yes.

Q. Then your purse-seine boat?—A. Well the purse-seine boat would cost them \$15,000, and it makes a very good return, but I do not know how feasible it would be for other kinds of fishing, but the great number of men that would be re-established, not only returned fishermen, but men who have not had much experience, and who could easily obtain it, would be engaged in this motor gill-net boat, which would be employed everywhere in various kinds of fishing.

Mr. NESBITT: That is the one you spoke of last?

The CHAIRMAN: No, the middle one.

WITNESS: The middle one, the motor boat for the all-round fishing, two men. Then, of course, there would be fishing tugs—I will not go into that. They would be larger. I would like to mention one more thing: that is in regard to unemployment. When the men came back from the Old Country they wanted to go to the best part of Canada, so they went to British Columbia. We had, I think, some twenty thousand more coming to British Columbia than came from that province, and we have a glut on the labour market and were threatened with a serious amount of unemployment there. I believe we could re-establish quite a large number of men

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in the fishing business. I may say we have had a continued growth of the Japanese fisheries, and we have the fact that they control our salmon fishing. If we ever have a navy in this country, or get up against it, we shall have to have some naval reserve to call upon. The place to get your naval reserve is from your fishing population. That was what they did in the Old Country. They called upon the fishing population in the Old Country, and got a naval reserve, and they behaved with the utmost credit. If we had to call for a naval reserve, we would have to call on our Japanese friends, and it would be a very unreliable naval reserve, especially if we went to war with Japan.

*By Mr. MacNeil:*

Q. What are the opportunities for trawl fishing?—A. Well, trawl fishing has not been developed. There is a company at Victoria of returned men; two of them are here now—(I think you know them)—headed by Colonel Foster. They wanted to get hold of a couple of trawlers to start hem. I would really think that trawl fishing has not been greatly extended, and I think trawl fishing will be developed into a great industry in northern British Columbia and Vancouver island.

Q. In developing our fisheries, would there be any advantage in establishing training facilities?—A. I think so. It is not the same as the Nova Scotia fisheries, where men have to be very experienced seamen to sail a ship and fish off shore; but it does not require that amount of training and experience. Most of our inland waters are more or less placid, and a great number of harbours and bays exist.

Q. Are licenses required in regard to the various seine fishing?—A. Yes.

Q. Is it true that a returned soldier has very little opportunity to engage in that occupation?—A. No. The truth about the purse-seine is this: we have had a change during the last year. My colleagues do not agree with me on this point, but my view is very strong. They used to parcel out the fisheries in British Columbia, and give a canner, say, fifty miles of coast for purse-seine fishing and for drag-seining, too. It became so that a few companies virtually controlled the whole of the purse-seine area in British Columbia. Last year when the soldiers were coming back a certain number of them applied for purse-seine licenses, and some of them seemed to have got good fat licenses, and they belonged to the same privileged class as the canner men, and as a result they hate to part with them just as much as the cannery do. There is, however, only a very small number.

*By the Chairman:*

Q. What was the change that you mentioned?—A. They extended the area, and let any man go into any area who wished to do so.

*By Mr. MacNeil:*

Q. Is there not some complaint with regard to the embargo on fishing in the United States?—A. They (the owners) have been trying to get an embargo placed on the export of raw fish, but it has not been done. Is that what you mean?

*By Mr. Morphy:*

Q. What is the inroad made by the Japs on the other waters outside the Fraser?—A. On all the other British Columbia waters.

Q. What is your solution about this naturalization? You say there has been some juggling. Has the Government any official who understands the Japanese language employed to ferret out these frauds?—A. I will tell you what I would do if I was the Government. It would be a hard thing for the Government to do, but I would call in all the Japanese naturalization papers and have them rephotographed on the naturalization papers. That would detect a number of frauds.

Q. They would turn around, I suppose, and naturalize properly?—A. Oh, the rest of them would if they could. Colonel Ballantyne's scheme is—and I think it

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is the right thing to—to gradually reduce the number of Oriental licenses, so that in course of time they will eliminate a large number of licenses.

*By Mr. MacNeil:*

Q. How many returned soldiers can be absorbed in this industry?—A. Of course, outside fisheries like Nova Scotia are illimitable.

Q. But on the Pacific coast?—A. Well, there is good fishing for halibut—there are a great many kinds of fish there that have not been exploited.

*By Mr. McGregor:*

Q. On the other hand, most of the berths of the inland shore fishing are taken by Japanese. I suppose most of the berths for the shore fishing are taken up?—A. In regard to the salmon fishing, it is only a short season, and it is a limited season, and when they find they cannot make money they get out of it.

Witness retired.

Mr. WILLIAM FORAN called, sworn and examined.

*By the Chairman:*

Q. You are here for the Civil Service Commission. Some members of the Committee desired you to appear to give information with regard to certain resolutions which were submitted to us. These are the resolutions. Perhaps the shortest way is to go into such of them as the Committee desire to inquire into. The first resolution reads:—

“That all returned soldiers employed by the Civil Service in a temporary capacity, for six months or over, and who have rendered satisfactory service, be placed on a permanent status.”

A. With regard to that, gentlemen, I may say that the law passed last session requires the Civil Service Commission to decide by regulation to be submitted for approval by the Governor in Council in what manner persons employed in a temporary capacity shall be made permanent. It is a very serious problem, and one that has engaged the earnest attention of the Commissioners for the past three months. I think the Commissioners are prepared now to submit a proposal for the approval of the Governor in Council. Until that is first approved, I cannot say exactly what the nature of it is. I may say, however, that the interest of the returned man has been fully safeguarded in the proposal which the Governor in Council will be asked to approve.

*By Mr. Nesbitt:*

Q. Are there not a number of men being dismissed from some departments? What about the Militia Department or some of the other departments?—A. The demand of the G.W.V.A. means, I presume, that persons employed in a temporary capacity in what are regarded as permanent positions shall be retained in the service. Where a returned soldier is in a purely temporary position, it is not to be expected that the Government shall continue him. The effect of the resolution is that where returned soldiers are occupying in a temporary capacity permanent positions, they will be made permanent without an examination. That, I think, is the object the association had in view in adopting that resolution.

*By Mr. MacNeil:*

Q. How many returned soldiers are now employed in the Civil Service?—A. Well, of course, they are demobilizing some of the purely temporary positions, such as the

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Soldiers' Civil Re-establishment, and in the Militia Department, but the latest figures we have are that there are 7,609 permanent and 17,847 temporary; total, 25,456.

*By Mr. Nesbitt:*

Q. Returned soldiers?—A. Yes.

Q. What is the total Civil Service of the country?—A. The total Civil Service of the country at the present time including all classes of employees and the war departments would be approximately 60,000.

Q. That includes women?—A. Yes.

*By Mr. McCurdy:*

Q. What is the number of returned soldiers?—A. 25,456 returned soldiers in the service of the Government at present.

*By Mr. MacNeil:*

Q. 6,000 permanently employed?—A. 7,609.

Q. What number of these temporarily employed have an opportunity of gaining permanent employment?—A. As you know, the result of the preference which the Civil Service Act makes for returned men is that if any considerable number of returned men take our examinations, then all positions will be filled by returned men, because there is no doubt the very best qualified men in the country went overseas, and if they take part in our examinations, with the preference accorded them by the law, there is only a remote chance of a civilian getting a position while that preference remains.

Q. What will be the plight of a large number of men who have been released, for instance, from the Post Office Department this spring?—A. Has there been a considerable reduction there?

Q. At all points a large number of men have been released who have been temporarily employed?—A. Well, of course, it is not, I presume, to be expected that the Government will continue a man when there is nothing for him to do, even if he is a returned man, but these men have an opportunity of qualifying for the positions that have been advertised from time to time. I am not aware, however, of any considerable reduction in the number of positions in the department. I would like to look into that.

*By the Chairman:*

Q. There was a statement made in Vancouver, that men who had been employed in the Post Office last autumn, perhaps for the Christmas season—I am not quite certain what the nature of the employment was—were retained over the winter at the request of the various soldiers' and civilian organizations, and were then let out, as there was no further work for them. That is the only point as to which we heard. I understand generally the Post Office does appoint men at certain seasons?—A. Yes, rush seasons. Of course, it is purely temporary work.

Mr. MORPHY: Perhaps Mr. MacNeil knows what was in his mind and can give the Committee the details.

Mr. MACNEIL: The nature of the complaint was this: That returned soldiers had been employed there in a seasonal employment, but possibly had been there for a year, and some of them had been released. Those who have been employed during the war and subsequent to enlistment of these very men were permitted an opportunity to get permanent employment.

Mr. MORPHY: Those who were not soldiers?

Mr. MACNEIL: Yes, those who had been engaged by the department subsequent to the outbreak of the war.

Mr. MORPHY: And were never soldiers.

Mr. MACNEIL: No.

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WITNESS: The Commission would be guided largely by the recommendations of the department: There might be some special reason why those men were given preference over returned men. I would like to get a statement of those cases and give you the reasons why the returned men were not retained.

Mr. NESBITT: I would suggest that if there are any individual or special cases that we should bring them to the witness and let him look at them. I know from experience that the men who were appointed temporarily at the post office where I live, were appointed and are still there, but they had to pass an examination to be advanced to some class. I just forget the class. They would be filling a junior class unless they passed an examination, which they apparently are going to try to do. They were retained and not dismissed.

Mr. MCGIBBON: Mr. MacNeil's question involves something further. If men were taken on during the war, they surely were not taken on as permanent employees. Why were they made permanent?

WITNESS: Because they passed an examination. There was not much opportunity of anybody who was of military age taking examination, unless he was rejected during the war.

*By Mr. McGibbon:*

Q. Still, the point has been admitted, I think by yourself, that they were taken on, and when they were taken on they were usually only taken on temporarily, as temporary men, and temporary men would usually be made permanent employees?—A. Certainly not.

Q. During war-time?—A. Certainly not.

Mr. COOPER: That is hardly correct, because I know of a case in Vancouver where a man was made a permanent employee before the Civil Service Commission regulation was made effective.

The WITNESS: We took over the Outside Service on the thirteenth of February, nineteen hundred and eighteen. Before that a great many men were put on who were qualified to perform their work, and after the Commission took over the control of this department these men were recommended for permanent appointments by reason of their having passed the prescribed examination and I presume the Commissioners approved of them, as they were all recommended by the department. As I said, if you can give me the cases which you have in mind I would be very glad to look into them and prepare some further statement for the Committee, but as a general thing we have been doing our utmost to safeguard the interests of the returned men in finding positions. After nineteen hundred and eighteen we sent out word to the departments that where there were returned men employed and the necessity arose for a reduction of staff the civilian would be let out first and the returned men afterwards.

*By Mr. Arthurs:*

Q. We had a specific case up here with which I am not personally acquainted, but it appealed to me, it was the case of Dr. Inglis, of Winnipeg, who appears to be, according to the information this Committee has, the only disabled medical man coming from overseas.

*By Mr. McGibbon:*

Q. He was a radiologist, an X-ray man.

*By Mr. Arthurs:*

Q. Also the only disabled man who returned from overseas who asked for an appointment and who has not received it?—A. I saw that in the press.

The CHAIRMAN: That is not the Soldiers' Civil Re-establishment.

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*By Mr. Arthurs:*

Q. In that event do you make any distinction between the returned soldier and the man who has been actually disabled overseas?—A. Yes, there is a special preference given to disabled men.

*By Mr. McGibbon:*

Q. What I was trying to get at was that, following up Mr. MacNeil's point, have the Commission any line or policy which they pursue or have pursued in regard to temporary men taken on during the war? They surely were not made permanent in the face of the fact that there were three hundred thousand fellows overseas whom we knew were coming back. These positions surely were not filled up and blocked from the returned men by men who never went overseas at all?—A. The policy of the commission was that these positions ought as far as possible to be held up until the men came back. I would not hesitate to say that.

Q. Then Mr. MacNeil's question would not be to the point at all?—A. At one stage the Commission was in favour of suspending all appointments until all the soldiers were back so that there would be fair competition amongst the returned men and it would not be a case of the first man coming back getting the position and the next man saying "it was just my luck, in not getting back earlier; if I had I would have gotten that position." But that policy was not adopted.

*By Mr. Morphy:*

Q. Why?—A. Because it was not considered a good policy in the public interest.

Q. What interfered to prevent its adoption?—A. You will have to ask the Commissioners that. It is a question of policy in regard to which as Secretary I am not called upon to express an opinion.

*By Mr. Arthurs:*

Q. Your Commission is entirely separate from any other department of the Government?—A. It is entirely separate, but of course all our regulations are subject to approval by the Governor in Council.

Q. But this matter you refer to?—A. It is a matter of policy in regard to which you would have to get the approval of the Government.

Q. But is it not a fact that you are aware of the policy of the Commission? You are the Secretary of the Commission?—A. Yes.

Q. In your personal interviews you must know necessarily the minds of your Commission?—A. I know they were in favour of that.

Q. And, following that up, was there any opposition on the part of the Government in regard to the regulation you had in mind? That is to say, that appointments should be held up, at least to temporary employees, until the return of the entire body of soldiers?—A. I know that there were no regulations adopted.

Q. I am not asking you that question. I am asking you if there was any interference?—A. I know the regulations were not adopted.

Q. I am asking you this question, Mr. Foran: Was there any interference on the part of the Government, so far as your Commission is concerned, and so far as you are aware?—A. As I said, I think my answer covers that.

Q. It does not cover that. My question is a direct one. Was there any interference on the part of the Government to interfere with the proposition as put up by you a few minutes ago?—A. That all appointments be suspended until the men got back?

Q. Yes.—A. I don't know that I am justified in going any further, when I tell you that the regulation was not passed, although that was the view of the Commission.

Q. I am not asking that question. I am asking a very direct question.—A. I would prefer that the Commissioners should answer that themselves.

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*By Mr. Caldwell:*

Q. May I ask one question before we go any further. Was there any recommendation made by the Commissioners to the Government?—A. Yes.

Q. That these appointments should be held up?—A. Yes.

Q. Was that made by the Commissioners to the Government?—A. Yes.

*By Mr. Arthurs:*

Q. Are you sure of that?—A. Yes.

Q. When?—A. I cannot say exactly when. Let me see; it would be over a year ago now.

Q. "A year ago" is after the war?—A. Certainly; it was after the armistice was signed. About that time the question became a vexed one with the returned men. A lot of returned men complained that positions were being filled by men who got back before them, and it was to allay that dissatisfaction that some action was considered necessary.

*By Mr. Caldwell:*

Q. This recommendation was made by the Commissioners to the Government, and the final action by the Government was that this regulation was not adopted?—A. That is it; no regulation was adopted.

*By Mr. McGibbon:*

Q. I would like to have a list of the employees who would come under that regulation?—A. That which?

Q. The employees who would be affected by that regulation. I would like to know how many temporary appointments were made after the beginning of the war, and then were made permanent?—A. I think that statement would be interesting.

Q. And the reasons as to why they were made permanent?—A. Yes. Of course, you must remember that you are operating under a law and the law had to be carried out.

Q. I don't think the law demanded that they be made permanent?—A. If they qualified by an examination.

*By Mr. Edwards:*

Q. I understood you to say that the recommendation was made to the Government that these appointments be regarded as temporary appointments until all of the soldiers got back?—A. About a year ago.

Q. I understood that recommendation was made since the armistice was signed?—A. Yes.

Q. There was nothing of that kind before?—A. No. It was made as I have said because of the fact that there was a good deal of dissatisfaction amongst the returned men when they came back and found that their comrades who got back before them had obtained positions, and there were no positions for them.

Q. Previous to that recommendation being made there was a certain course pursued by the Commission?—A. There were very few permanent appointments made excepting where there was a good cause given by the Department.

*By Mr. Morphy:*

Q. The necessity for filling the position?—A. Exactly. The permanent positions were there and their names remained on the eligible lists for permanent appointment. These men had rendered efficient services in a temporary capacity and the department recommended them for permanent appointment and under the law the commissioners could not refuse to act in the absence of any definite action on the part of any regulations to the contrary.

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Q. Of this recommendation made by the department?—A. Yes.

Q. Was it in the nature of necessity for the appointment of some man?—A. Of some man.

Q. Or a man?—A. Yes.

Q. Not any particular man?—A. No.

Q. Do I understand the recommendation was made by the department for the appointment of a certain individual?—A. No. They reported to the Commission that so many vacancies existed and that certain men who had qualified to fill these positions in a temporary capacity were suitable and in line for permanent appointment.

Q. Were not recommendations made by the department for a certain man?—A. The most efficient of these men in a temporary capacity.

Q. With a view of getting a certain man into a certain position?—A. No, they had to pass the examination.

Q. They just made a recommendation advising the Commission of the necessity of a man or some man having a certain position, saying it was necessary, but, do I understand, that they did not go to the extent of putting in a claim for any particular individual?—A. Certainly not.

*By Mr. McGibbon:*

Q. Just on that point although a little bit foreign to it, were there any appointments made to departments of the Government just prior to taking over of that department by the Civil Service Commission?—A. Were there many?

Q. Were there any?—A. We can only speak of the appointments made after we took over the Service in February, nineteen hundred and eighteen.

Q. About that time a charge was made—I think it was in Dr. Roche's report a year ago—that there were certain officials enjoying salaries not in conformity with the regulations, and not appointed under the terms of the Civil Service Act?—A. A great many.

Q. Has anything been done to bring them in conformity with the law?—A. No, a great many of these men are being demobilized in connection with war service.

Q. There were a number of them in connection with the Pension Board?—A. The Pension Board?

Q. Have they not been demobilized?—A. No.

Q. The salaries were not in conformity with the law?—A. The salaries were not in conformity with salaries paid in other departments.

Q. Has anything been done to equalize this?—A. We hope the classification will equalize this.

Q. As I understand it the classification will not prejudicially affect any man at the present time drawing a salary?—A. No.

Q. So it would not affect them as long as they were in the position?—A. No.

Q. Is it fair to the other civil servants that that state of thing should be allowed to continue to exist?—A. No.

Q. What would you suggest as a remedy?—A. I would suggest that when this classification is applied generally, and the Commission has time to go into the matter, that some recommendation should be made to the Government.

Q. Has no recommendation been made to the Government?—A. No, because the classification has not been applied as yet.

Mr. McGIBBON: It has been applied as far as they are concerned and they are allowed to continue on in their position in an unfair manner to the rest of the civil servants.

The CHAIRMAN: I don't know that Mr. Foran has anything to do with that.

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Mr. McGIBBON: The Civil Service Commission has. They were appointed by them.

The CHAIRMAN: I understand not. I understand they were appointed prior thereto.

The WITNESS: These particular appointments were all made without reference to the Commission.

*By Mr. McGibbon:*

Q. They were made after you were in existence?—A. Yes, but the selection was made by themselves. We had practically nothing to do with these departments up to the time we asked the Government to take them out from under the jurisdiction of the Commission about three or four months ago.

*By Mr. Arthurs:*

Q. Mr. Foran, just along that line in connection with this particular subject which we have of re-establishment,—I want to stick to that as far as I can—is it or is it not true that when a vacancy occurs in any department that the heads of the departments may say “we are in absolute need of a man to fill this opening, and I would recommend so and so as being a competent man to fill the position temporarily”?—A. That is not so. You mean the department recommends somebody who was not in the department?

Q. No, somebody who is in the department.—A. They want to promote this man?

Q. So they say to you: “we require a man for this position immediately, and we would recommend so and so as being the man necessary to that appointment.” This occurs in many cases? I have no doubt that you will tell me this is true, that many of these cases do occur. Do they not?—A. They want to put some man in the department in another position? Of course. That is good Civil Service practice.

Q. But a vacancy occurs and they say “this must be filled immediately,” and they recommend that so and so be given the position for the time being? You mean that they bring a man in from some other department?

Q. They may bring them in from their own department?—A. Of course, the department would be the best judge as to whether the man recommended was competent to fill that position. If they have a man in the department who is qualified—it is good civil service doctrine to say that that man should take the position.

Q. That is after you have taken charge?—A. You are referring to a practice which has been followed in some cases of filling a position temporarily and afterwards asking the Commission to advertise it with a view to making a permanent appointment?

Q. Yes?—A. You will realize that in many cases it is urgent that a position should be filled immediately in a temporary capacity and in such cases a man may be recommended by the department to be placed in the position temporarily. Under the Civil Service Law, in order to make a permanent appointment, the position must be thrown open to competition, and it might take from six to eight weeks to fill such position. A man may be selected from the outside to fill that position permanently. The position has been advertised, but the fact that that man is in the position gives him no preference in the final selection by the Commission of a man to fill that position permanently. Of course, it has sometimes happened that the man in the position is the best man, and if he is given that position permanently immediately there is a howl all over the country that all this thing was fixed and the advertising was a mere piece of camouflage. Now, for that reason the Commission has taken a strong stand against the practice of putting anybody in a position temporarily before it is advertised, before the permanent selection is made, but where the public interest requires that work should be carried on we feel that the hands of the Commissioners are tied. It is one of those special cases where the Commission must give way.

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Q. You admit there has been a great deal of dissatisfaction along that line?—  
A. Of course.

Q. You admit that this position where a vacancy occurs and was marked as urgent, in many cases the department knew for six or eight or nine months that this man was going to get the job?—A. We don't know very much about that.

Q. To your own personal knowledge do you know that in many cases that is a fact?—A. I would not say that. What I do say is this: I say it is not good practice for the reason that it creates a bad impression in the public mind when a man who has been filling the position temporarily subsequently is appointed to fill the position permanently, but I do say in many cases it is necessary that the position be filled temporarily. This is done in every Civil Service in the world.

Q. You say it creates a bad impression in the public mind?—A. Yes.

Q. What impression does it create in your own mind?—A. It does not create any impression because we know as a matter of fact that the best man has been appointed to the position.

*By Mr. Nesbitt:*

Q. How do you know he is the best man before your applications come in?—  
A. We don't know before the applications come in, but I do say that the fact of a man being employed in a temporary capacity gives him no right or preference to the position. He is judged on the same basis as all the other applicants.

Q. Was any one ever turned down after he was appointed temporarily?—A. We have cases where the man who was placed in the position temporarily was not successful in the competition for a permanent appointment.

Q. What is the percentage?—A. A few cases. There is one fact that ought to be made perfectly clear, and that is this: That when a position becomes vacant the department finds it necessary in order to carry on a public business, that somebody should be placed immediately in the position, and in such cases they look around and get the best man they can for the position.

*By Mr. Arthurs:*

Q. How do you know that?—A. I think our experience has proven that, but when that position is advertised if that same man is selected he is selected because he is the best man. No, as I said, it is not good practice because of the fact that it arouses in the public mind a suspicion that the appointments are all fixed before the competition is held. We have had a rebound as a result of the practice to a greater extent than even the members of Parliament.

*By Mr. McGibbon:*

Q. Is it not a fact that the bulk of them were selected and made permanent before the examination?—A. I think that question is not justified.

Q. What percentage is not?—Let us get down to facts?—A. Not possible under the law to make appointments in this way.

Mr. MCGIBBON: I suggest it would be interesting to have the statistics.

*By Mr. Arthurs:*

Q. Mr. Foran, just one question along that line and I think it is a proper question. In your mind what proportion of these hurried appointments have been known to the department concerned for many months before the appointment was made or for some months, or for some time? You say they required this man for this particular position in the public interests; that this position must be filled in the public interests?—A. Yes, to carry on.

Q. Is it not true that this department has had months to notify your department that this vacancy was about to occur?—A. We would not know very much about that.

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We would know nothing about it—a vacancy may exist in a department for months and we may have people coming in and inquiring about that vacancy, and all we can say to these people is “we are not aware of any such vacancy”, and we take no steps to fill the vacancy until it is reported by the department itself.

Q. Have you made any recommendations that the department should notify you about that vacancy?—A. Certainly.

Q. If a man says “I am on a six-months’ leave of absence” you know that a vacancy must occur there?—A. No. One of our great difficulties and one of the reasons why we are not making as rapid progress as we hoped to is due to the fact that the departments are not anticipating their needs in advance, and giving us time to get eligible lists. You understand that when a department asks us to give them a man in a certain position, we look over our lists, and in certain cases we have to hold an examination, which sometimes takes six weeks.

Q. Mr. Foran, as a member of the House, I want to point this out. Last month—in the month of May—I received a circular from your department, here in Ottawa, in this House, dated May 6th, and received on May 24th. Is that your practice?—A. Which?

Q. Dated May 6th, addressed to myself in the House of Commons (and I think I am speaking of the experience of other members)—I received a circular sent out advertising a position as being open—this was dated on May the 6th and was received in the House of Commons on the 24th of May?—A. That notice should have been in your hands two days after it was published.

Q. But it was not?—A. It should have been.

Q. It took from three weeks to nearly a month?—A. I will make a note of that and see what the trouble was.

*By Mr. Edwards:*

Q. Are any appointments made in the departments without any reference to the Civil Service?—A. I think the Soldiers’ Civil Re-establishment and the Soldiers’ Settlement Board and the Income Tax Office.

Q. What about the Finance?—A. No. The Finance have to get their appointments through the Commission.

Q. How long has that been the case? Is it not a fact that in connection with the Victory Loans the Finance Department made appointments without any reference to you at all?—A. That is true.

*By Mr. McGregor:*

Q. Presuming a man is employed temporarily and subsequently takes the examination—the man who has been in your employ would have certain advantages by reason of the fact that he has been close to the work and the administration of the department in which he may be employed—he would have a great advantage over his competitors when the examination takes place.—A. I don’t know that. I don’t know that that would give him any advantage. You can quite appreciate that where work must be carried on or a certain work is assigned to a department for which they must have men at once. They get a lot of people who are eligible under the Civil Service Commission’s regulations for temporary employment. Subsequently this work is carried on for such a length of time that these positions become permanent. When you hold an examination for these positions the men who have been there in a temporary capacity in a written examination might have some decided advantage if the questions were such as pertained to the work which they have been doing, but where we have written examinations of this kind we try to have the questions of a general character so that the men actually engaged in the work would have no advantage whatever.

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*By Mr. Morphy:*

Q. Have you seen the suggestions and resolutions of the Great War Veterans' Association?—A. I have them here.

Q. Have you ever had them sent to you?—A. No. Mr. Cronyn, the Chairman of this Committee, sent them down to me this morning.

Q. That is the first time you have seen them?—A. Yes.

Q. It was never brought to your attention?—A. No.

Mr. MACNEIL: I think a copy was sent to your office.

*By Mr. Morphy:*

Q. Well then, speaking of many complaints of which you have been told this morning—there is a popular impression that the soldiers have not been accorded fair treatment. Have you received any specific complaints from returned soldiers alleging unfair treatment?—A. I should rather allow Mr. MacNeil himself to answer that question. He has been in very close touch with the Civil Service Commission ever since he assumed his new duties. If he can bring up any specific case where a returned soldier has not been given all the preference accorded him by law I will be very glad to know of the matter, and I will have it thoroughly investigated, but I think Mr. MacNeil will admit that, ever since he has been connected with the Great War Veterans' Association, the returned soldiers have been given the preference accorded them by law, and that the law has been faithfully observed by the Civil Service Commission.

Mr. MORPHY: I think that Mr. Foran has made a most remarkable statement.

The Committee adjourned until four p.m.

#### AFTERNOON SESSION

The Committee resumed at 4 o'clock, Mr. Nesbitt, the Vice-Chairman, presiding.

*Other Members present:*—Messieurs Arthurs, Clark, Cooper, Copp, Cronyn, MacNutt, McCurdy, McGregor, Morphy, and Redman.—11.

The ACTING CHAIRMAN: Are we through with Clause 1? I think that Mr. Foran explained that they were appointed as far as possible.

The WITNESS: What I explained was that that was a matter of policy that had to be decided by the Commission; that we were just about prepared now to submit regulations for the approval of the Governor in Council; and I was able to say that in these regulations the interests of the returned soldier would be fully safeguarded.

*By Mr. McCurdy:*

Q. What is the ideal field from which you draw recruits for the Civil Service? In building up the Civil Service, from which class of the community do you draw chiefly, and what are the ages of the recruits?—A. It depends altogether on the character of the position. If they are technical or scientific positions, of course we recruit from the very best class in the community. For the administrative positions we recruit from men who have had a very long period of experience outside.

Q. If you are forbidden to take any young men who are just coming out of the colleges, what effect would that have on the efficiency of the service?—A. If we are forbidden; what do you mean?

Q. If you are prevented from taking young men just out of college—for instance, the younger generation who were not old enough to go overseas when the war came on; supposing they were all prevented from entering the service, what effect would that have on the service?—A. I think it can be said that the class of returned men

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we are getting are quite up to the standard that we were getting previously, and are very well qualified for the positions to which they are appointed. What you mean is, I suppose, what will be the effect of the preference accorded to returned men as regards young men entering the service.

Q. I simply wanted to hear your view. You are establishing a Civil Service in this country, and you are aware that in the older countries the Civil Service is largely recruited from that class of men?—A. The effect of the preference which you have accorded to returned soldiers is that in many cases you are not getting one hundred per cent men, perhaps, that you would get if the positions were thrown open. A college man might get one hundred per cent in an examination, but a returned soldier who would get sixty or seventy per cent, or whatever percentage you fix as a minimum, would get the preference. We have had examinations in which civilian candidates got ninety per cent and a returned soldier who got seventy or eighty per cent was given the preference, because under the law the returned soldiers obtaining the minimum percentage are placed at the head of the list and receive the appointments.

Q. My view has always been that where a returned soldier is available he should be appointed, provided he can carry on the duties efficiently?—A. Provided he possesses the minimum qualifications; that is the law.

Q. That is a better way of expressing what I have in my mind. I was wondering whether from the Civil Service point of view there was any objection to adopting Resolution No. 1. If there is no objection to its adoption, I do not see why we cannot get along and say, "That is all right, they assent to that proposal"?—A. I assume that no man will be made permanent unless the position he has occupied is a permanent position. He will not be made permanent unless during the time he has filled that position temporarily his services have been satisfactory, and the department is able to satisfy the Commission that he possesses all the qualifications required for the performance of the duties. They will have to surround the policy with some such safeguards as these.

Q. Supposing that these safeguards are thrown in; what do you say about Resolution No. 1? Have you any objection to its adoption?—A. I would say that you are getting a very good type of man. It is a matter of policy. As I pointed out, it has got to be limited in the way I have suggested. You are not going to legislate every man into the service unless his services are required in the future. You are not going to load up the service with a lot of excess employees if they are not needed.

Q. I do not think anybody would expect that?—A. I should say not; I do not suppose that the parties themselves who passed the resolution would expect that.

Mr. CLARK: I should say not.

WITNESS: If you are going to recommend a policy, I think it should be limited in that way; where the position is a permanent one, a returned soldier filling that position temporarily, should be appointed, provided his services have been satisfactory and his qualifications are satisfactory to the Commission.

The ACTING CHAIRMAN: The wording of the resolution is: "That all returned soldiers employed by the Civil Service in a temporary capacity, for six months or over, and who have rendered satisfactory service, be placed on a permanent status." If they would add to that, "where positions are open".

Mr. MORPHY: That is all it means. It means just what it says and it does not mean placing them in a position until it is open. They do not ask the immediate placing of a man there.

The ACTING CHAIRMAN: Are there any other questions in regard to that?

WITNESS: Dr. McGibbon raised the question as to whether we should not have held up all permanent appointments during war time. I pointed out that we had

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nothing to do with appointments until the 13th February, 1918, and subsequently we had considered the desirability of recommending something to the Government, and I find on looking up our file that what I had in mind was a recommendation that all examinations should henceforth be limited to returned soldiers only. That was passed by the Commission, but it was not pressed for the reason that it was not in accordance with the law and would not have been legal, but the effect has been practically the same. I mean to say that we find at least ninety per cent of the appointments that have been made up to date are returned men.

*By Mr. McCurdy:*

Q. What is the average life of the civil servant?—A. It is not as long to-day as it used to be. The turnover is much more active to-day than it formerly was. Formerly it was said that once a man got in the service of the Government he never left it, but we find to-day——

Q. Only the good men leave the service?—A. Well, they are regarded as good men simply because they are leaving, but there are a few good men left in the service.

Q. There are a great many. I think we are aware of that, but the reason I ask about the average life of a civil servant was because you have, in five or six years, appointed forty per cent of the service from the ranks of returned men; so that either the life of a civil servant is very short, or the service is increasing in numbers?—A. Well, of course there have been a great many temporary appointments and sessional appointments, and these are shown in our statistics which we submit to Parliament, and they may create a wrong impression with regard to the numerical strength of the service. If there is any new work undertaken, for example, if there is a big staff required for a limited period, they are appointed by the Commission, and that is shown in our statement of appointments.

Q. There is another point. There has been a grievance with returned men, and that is in the line of promotion, the way a returned man is barred because he has only come lately into the service; that is to say, a man in the service would naturally be promoted, and the man recently appointed would always be over him in the classification?—A. The new law should take care of that, because the new law provides that all promotions shall be made as a result of examinations and when classification is finally completed and the new system is actually installed, which is not the case up to the present time, the returned soldier will have all the higher positions thrown open to him because he can compete in the examinations.

Q. What is the principle underlying classification? Is it promotion on account of fitness, or on account of length of service?—A. Well, of course, length of service——

Q. Is it a recognition of a man's capacity, or is it creating a position which anybody with the minimum qualifications can fill and draw the salary?—A. It is his fitness for the position as determined by proper tests. It is not left to the judgment of any one person to decide who is best qualified. There are practical tests prescribed for the positions, and it is the man who measures up to the highest standard in these tests who is considered entitled to the promotion.

Q. To what extent will the seniority in the service count?—A. Seniority is always considered a factor in rating a man's experience. Experience must always be considered in any tests. A man of thirty years experience in a certain line, or 25 years, would naturally get a higher rating on the score of experience than the man with shorter service, so that it is an advantage.

Q. Under the classification, is it going to be possible for a man of unusual merit to achieve a higher position in the service than an older employee who has not equal qualities?—A. Our feeling is that that is what the classification has assured the employee in the future.

*By Mr. Morphy:*

Q. And that makes for the betterment of the service?—A. Undoubtedly.

Mr. McCURDY: It certainly will if it is effective.

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*By Mr. Arthurs:*

Q. Just before we leave that, your line of argument has been largely along the line of inside service?—A. Well, you see the line of demarcation has been removed altogether now. It is all one service. It is a public service, and what I have said would apply to the outside as well as to the inside.

Q. As a matter of fact in small appointments outside, you take the advice of whom, for the appointment?—A. It depends. In the case of the post office we take the advice of the Post Office inspector of the district.

Q. If he has not seen the district it makes no difference. He just takes the first man he hears about or takes someone recommended to him in that district that he knows?—A. These applicants have to put in their application on a standard form, and in that form they have to state their age, their experience and their education, and they have to give full particulars regarding these.

Q. As a matter of fact it comes right down to this: That you in ninety-nine cases out of a hundred accept the recommendation for that particular position of the inspector in that particular district?—A. That is true, and I think we are fully justified in doing that.

Q. In other words, it is simply a matter of patronage, and has nothing to do with returned soldiers or anything of that kind, and it is transferred from one authority to the other?—A. Oh, yes, the returned soldier comes in there because the preference to the returned soldier simplifies the work of the Post Office inspector to this extent, that if he gets, say fifteen applications for a position, five from returned soldiers, and ten from civilians, his first duty is to determine whether any of these returned soldiers possess the minimum qualifications. If they do, he does not have to consider the application of the civilian at all.

Q. But suppose there is a case where he has no applicants. Where the matter has been brought to the attention of certain parties, or that the applications are not so numerous, what about that case?—A. I do not recall any case where there were no applicants for any position that has been advertised. In some outlying remote districts, it may be that the inspector has to ask someone to take the post office. You know that happens in some cases.

Q. There would be no objection to that because he would be the only man in the vicinity to accept the position. It might be true of the Customs Office in outlying points where a notice stuck up in the Post Office would not be near that place, and nobody would see it unless one or two men. Many of those sub-posts are very small, although the salary would be considerable and it would be a very good position for a returned man but he would have no means of knowing the vacancy existed?—A. I do not think the returned man has much to complain about on that score. I think every effort is made to place the returned soldier in the district, and I think that is the practice of these various officials throughout the country who are responsible for recommendations to the Commission.

Q. You believe that to be true?—A. We believe that to be true.

*By Mr. Clark:*

Q. As a matter of fact, notices are sent out to—?—A. All branches of the Great War Veterans' Association throughout the country and other returned soldier organizations.

Q. To the soldier organizations all over the Dominion?—A. With regard to anything that affects the returned soldier, I think that Mr. MacNeil is in as good a position to advise you as I am, as we have for the past eighteen months or two years had the closest co-operation with the main body of the Great War Veterans' Association and all its branches.

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*By Mr. Morphy:*

Q. Through whom—by whom?—A. Through Mr. MacNeil, the secretary, and through the representatives they name on the different examination boards. We have had Mr. Maxwell, who is now president of the Great War Veterans' Association. He is the gentleman who frequently represented the Great War Veterans' Association on our advisory board. Mr. Loughlan, the editor of *The Veteran*, is another gentleman who assisted us very materially, and Dr. Tait of McGill and Mr. MacNeil himself.

Q. By what authority?—A. You see the Board has a right to constitute an Advisory Board to advise them with regard to qualifications of applicants for positions.

Q. Are these members of an advisory board or of your staff?—A. Of an Advisory Board.

Q. At your request?—A. At our request.

Q. Have they acted?—A. Acted right through.

Q. And acting yet?—A. Yes.

Q. Are we to blame them for the 17,748 appointments in the Civil Service?—A. Oh, no. A great many of those have been temporary appointments, and a great many of them in departments that we had nothing to do with at all, but you can hold them partially responsible for all important appointments that have been made to the permanent service in the last eighteen months, and I think you will find they are ready to take their full share of the responsibility in these appointments.

Q. I would rather put it the other way, that they are entitled to some credit for these appointments?—A. Yes, I think they would feel that way about it and we would also.

Q. Are they not entitled to credit for the 17,000 appointments?—A. They can claim credit for that too. They have the responsibility of looking after the interest of the returned man, to see that he has the preference accorded him by law. They are in close touch with the Commission, and I imagine Mr. MacNeil could speak almost as freely as I can with regard to a number of these matters.

*By Mr. Arthurs:*

Q. Has it been necessary for this Board to keep the other four straight?—A. I should not think so.

Mr. McCURDY: There has been joint co-operation.

*By Mr. McGregor:*

Q. I presume, Mr. Foran, that you act on the recommendations of Mr. Maxwell?—A. He is one of the number. You can quite appreciate that in connection with a big system such as we are endeavouring to administer in Canada, that there are positions for which it is not possible or practicable to have prescribed written or even oral tests. Now the only way in which you can decide who is best qualified of those who apply for the position is to appoint a board of competent experts. Take an engineering position, for example. If you have two or three important engineering positions to fill it is inconceivable that Dr. Roche, who is a doctor of medicine, or Colonel Larochelle, who is a lawyer, or Mr. Jameson, who is—

Mr. MORPHY: A financial agent.

The WITNESS: —a financial agent, should be able to determine which of these applicants are the best qualified; so we constitute a Board of competent engineers, high class engineers, the best men we can get, and we have always found a very ready and very generous response on the part of the very best men in the profession in the country who come to assist the Board in making a proper selection without fees of any kind. Now, on this Board, for example, we would appoint two prominent engineers to select an engineer, and on that Board we would ask Mr. MacNeil to appoint a gentleman of the Great War Veterans' Association, and he would name Mr.

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Maxwell, Dr. Tait, or Mr. Loughnan, or he might name himself. His idea was to see that if any returned soldier applicant with the minimum qualification should not be overlooked—if he possessed the minimum qualifications.

*By Mr. Morphy:*

Q. Has that been the practice?—A. Yes, that has been the practice.

Q. And is it yet?—A. It is yet. In the United States there was for years—they had been holding written examinations for all of these higher positions and they found that there was an objection on the part of the men with experience taking a written examination, and now the method we have adopted in Canada is being taken up generally in the United States, and the selections are being made on the advice of expert men.

*By Mr. Clark:*

Q. Speaking of the United States do they give preference to the returned Soldiers?—A. Not as great as we give here.

Q. Do they in Great Britain?—A. I have not the regulations with me. I have the regulations in the office. I have not looked them over, but I think there is a very decided preference given to the returned men in England.

Q. I had a case coming to my attention, not long ago, Mr. Foran, of a man who was really very hard up and he wanted a position and he found he could not get a position in the Service because he was not a returned soldier and he wrote in and said that he had four sons—all his sons—four sons in the Military Service (one was killed; one was disabled; but all of them were in the service) but because he was not a returned soldier he did not have a “look-in” for a Civil Service appointment. Should there not be at least some partial preference shown to a man in that position?

Mr. COOPER: That man would be over the age limit anyway.

Mr. CLARK: For military service?

Mr. COOPER: And for the Civil Service too.

Mr. CLARK: I don't know how old he is.

The WITNESS: Of course that is the other side of the question altogether. We have had many complaints from men who claim that they should have some preference but the law provides that a man must have served overseas, and that preference is administered just as the law defines it. We had a case of some firemen in the Public Works Department, and the Commission decided that they were not to be re-engaged; that their places were to be taken by returned soldiers. One man came in and was able to show that three of his sons had served overseas—were returned men—and they wanted to see their father re-engaged in this position, but we had no option in the matter but to see that returned men were given the position, and we could not consider the fact that he had three sons in service overseas; we could not consider any thing apart from actual service overseas which would entitle anybody to a preference under the law.

*By Mr. Arthurs:*

Q. Were you forced to make this opening?—A. Yes.

Q. Why?—A. Because of the pressure of returned soldiers.

Q. There was nothing in the law to tell you to discharge these men?—A. The law is not clear as to whether we had a right to re-engage them or not.

Q. Were they seasonal employees?—A. Yes.

*By Mr. Copp:*

Q. I understand, Mr. Foran, that the experts held some examinations?—A. Experts?

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Q. Yes. You gave as an illustration the engineers?—A. Yes.

Q. What kind of an examination do they hold?—A. Well, it was not a written examination at all. It was a rating of qualifications by competent engineers.

Q. How could you do that?—A. These men just rated the experience and qualifications. In making up the report they would put in the experience of John Jones, for instance, saying that he was the best of all those who applied.

Q. Having had longer experience?—A. A longer experience of a particular kind: the experience called for in the advertisement.

Q. Where did you get a record of the experience?—A. In the man's application.

Q. In the application he fills out himself?—A. They have to make an application on a standard form, giving their education and stating the schools they attended, their university training and the training and experience they have had since leaving school.

*By Mr. Cooper:*

Q. That is all subject to checking?—A. That is all subject to checking.

*By Mr. Copp:*

Q. Do they check everybody's record?—A. Yes.

Q. You follow it up to find out whether it is correct or not?—A. When a man is appointed, certainly.

Q. You go right through it to find out whether he was employed in certain places?—A. We require him to furnish proof of that. You can quite understand that when a man is applying for an important position he attaches to his applications testimonials of the very highest type from his different employers. We have that evidence on file. We do not accept the mere statement of the applicant.

Q. After you get that information you lay it before the Board of expert engineers?—A. Yes.

*By Mr. MacNeil:*

Q. What is the policy of the Commission on the recommendation—when the recommendation based on the findings of such a committee is not accepted by the Department?—A. We have had very few cases, as you know, which were not accepted by the Department, but when they are not accepted by the Department we refuse to make any further appointment unless the rejection is justified. Do you recall any case outside of that one case in Alberta where the Department refused to accept the recommendation?

Q. There were two or three recently?—A. Were there?

Q. Who sets the qualifications? Who determines the qualifications as set forth in the advertisement?—A. The Department in conjunction with the Commission.

Q. Is there not an opportunity under that system for the Department to put up a pretty hard fight in favour of a man who has temporarily filled a position for several months in order to have him secure the permanent appointment?—A. No, I don't think so, because his temporary appointment does not give him any right or preference to the position. He must be judged on the same basis as every other applicant, and his temporary service is not to be taken into consideration at all. We feel that we make it perfectly clear to the examining board. When they meet it is pointed out that Jones was in this position for a certain number of months, but that that fact must not weigh in his favour in determining whether or not he is best qualified for that position.

Q. With regard to the large number of men temporarily employed, would you care to make any estimate of the percentage which will be absorbed into permanent employment? You would have to deduct from that number the number of men who are now in the S.C.R. Department, and the Pension Commission and the Soldier Settlement Board and the Department of Militia and Defence.—A. Well, I think the Department of Militia and Defence have pretty nearly demobilized. There are very

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few returned men who will be let out in the Department of Militia. Speaking of the permanent departments, I know nothing about the plans of the Soldiers' Civil Re-establishment, or the Soldier Settlement Board, but speaking for the departments generally, I think that most of these returned men will be continued.

Q. Take for instance the Department of Soldier Civil Re-establishment who are now releasing a very large number of highly trained men. Has any provision been made for their distribution to other branches of the service?—A. No. That question has been taken up with the Commission from time to time and they have told these men that as the life of the Department is more or less limited they should apply for the positions advertised by the Commission.

*By Mr. Morphy:*

Q. In other words, the preference will still be continued if an opening exists.

Mr. MACNEIL: I have filed with the Committee a list of from twenty-four to twenty-five men whose names are also submitted to the Commission of men of temporary employment in the Toronto Post Office of from six months to two and a half years. Some of these men are unable to pass the qualifying examination; some made no attempt to pass the examination and yet they gave the very best satisfaction to the Department. Would you not recommend some provision be made whereby these men could be employed permanently in the service?—A. If these regulations of which I spoke are adopted taking in all employees in a temporary capacity, these men would come in under that of course.

Q. I have before me a particular case dealt with by your Commission, that of Captain Campbell?—A. I do not remember that.

Q. This man was a temporary railway mail clerk. At the time of his enlistment he was within two months of being in a position to take the examination which was to be held. He would probably have passed it. He enlisted, and went overseas, and upon his return he finds it impossible to get his former employment without passing the examination now set, and he finds that men have been given permanent appointments in that service without an examination, men who did not serve overseas have obtained his employment subsequent to the outbreak of the war.—A. Without examination?

Q. Without examination?—A. I don't think that is so, Mr. MacNeil.

Q. In view of the strike situation in Winnipeg?—A. Yes, in regard to the strike situation in Winnipeg, Parliament made special provision for them. If you remember, Parliament provided that any man who was taken on during the strike, who was willing to accept employment in the Post Office during the strike, if his services were satisfactory, was to be made permanent without examination.

*By Mr. Cooper:*

Q. I can quote a similar case to that mentioned by Mr. MacNeil, but this is in British Columbia and there was no Post Office strike in British Columbia. I wrote you several times?—A. If that appointment was made without examination it was illegal.

Q. It was made without examination.—A. What is that case?

Q. I cannot give you the facts here, I have them upstairs.—A. What reply did you receive from the Commission?

Q. This man was a railway mail clerk and he went overseas and when he came back the job was filled by a man who had not been overseas and he could not get the job without taking an examination; he could not take the examination. I can give you the names. I have them upstairs.—A. Give me those names and I will look it up.

The ACTING CHAIRMAN: Give us the names of yours, Mr. MacNeil.

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Mr. MACNEIL (Handing documents to Acting Chairman): These are concerning the Winnipeg strike, and the matter of Captain Campbell. I can give you Doctor Roche's statement if you wish me to file it with you.

*By Mr. Morphy:*

Q. Will you name me again the associates of yours appointed by the Great War Veterans' Association? Give me the names. I want them.—A. President Maxwell, Dr. Tait, of McGill University, Mr. Loughnan, of Ottawa, the editor of *The Veteran*, and Mr. MacNeil himself. I think also, Mr. MacNeil, your assistants, Messrs. Groves and Walpole.

Q. All returned soldiers?—A. Yes.

Q. How long have they been acting as assistants to the advisory boards, looking after the interests of returned soldiers?—A. Well, I should say from about November or December, nineteen hundred and eighteen, is it not, Mr. MacNeil? You came here in January or February, nineteen hundred and eighteen. It was during Mr. Stewart's occupancy.

Q. What is Mr. Maxwell's position in the Great War Veterans' Association?—A. He is president now.

Q. What is Mr. MacNeil's position?—A. Secretary.

Q. What are the others?—A. Dr. Tait and Mr. Loughnan were members of the advisory board in connection with the Repatriation Committee formed after the armistice was signed.

Q. Is this Mr. Maxwell, the gentleman you mentioned, the one who issued a public document asking the Government to resign on account of difficulties about the returned soldiers?—A. He is the president now.

Q. Have you had any friction with him?—A. None whatever.

Q. Has any of the others?—A. None whatever.

Q. It has been extremely satisfactory up to date?—A. Very.

*By Mr. MacNeil:*

Q. As a matter of fact, he has not acted in that position since he was appointed president?—A. No.

Q. Mr. Maxwell has not acted for at least six months or so?

*By Mr. Morphy:*

Q. Who acts now?—A. Dr. Tait of Montreal.

*By Mr. McGregor:*

Q. Who appoints them to act?—A. These are regular representatives of the Great War Veterans' Association, who nominated them. We asked them to send in the names of their representatives. I would not have thought it was six months since I saw Mr. Maxwell on a committee.

*By Mr. Copp:*

Q. Would that public position disqualify him from acting in that capacity?—A. Certainly not.

*By Mr. Morphy:*

Q. The point I wish to make clear is one that is greatly in the country's interest to know. Here is a man associated with your board, the representative in an advisory capacity for a couple of years or thereabouts, and there was no friction and no trouble. There were appointed 17,648 temporary employees, and 6,000 or 7,000 others, all of the returned soldier class. They have done splendid work for the returned soldiers, and they appear to be satisfied. I would like to know what the kick is

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about?—A. I want to say this to this Committee: I do not think the returned soldiers have very much kick, so far as the administration of this law is concerned; and I have not seen any evidence that there is any dissatisfaction among the returned men. If there is, as is claimed, it has not been brought to our notice.

Q. By those men who represent them?—A. No, our relations with them have been most harmonious, and they realize that we are doing the very best we can for the returned men.

Q. Is that admitted, Mr. MacNeil?

Mr. MACNEIL: These boards only deal with a certain class of appointments.

WITNESS: Yes, the important appointments.

Mr. MORPHY: Is it admitted, so far as the appointments are concerned, that everything is satisfactory from the point of view of your advisory board?

Mr. MACNEIL: With regard to the appointments, by the board upon which we have been represented, we are quite satisfied.

Mr. MORPHY: That is one thing.

Mr. MACNEIL: I wish this to be clearly pointed out, that they only deal with an approximately small percentage of such appointments.

WITNESS: Let us take our general examinations. We hold written examinations for all kinds of positions, and we have to-day for chief English examiner, as the result of one of these examinations, a returned soldier, Mr. Muddiman. We had an examination for junior examiners, and the five men who will represent the class of junior examiners on our Commission are all returned men; so that you will have five junior examiners and the chief English examiner doing all the work for such classes of employees as the railway mail clerks, the postal clerks, customs clerks and all the similar clerical positions throughout the service.

The ACTING CHAIRMAN: Had we not better get on? May I say here that our Chairman received a telegram announcing the death of his father, so that he will not be here this afternoon. Are the members of the Committee through with Class 1? No. 2 reads:

“That two returned soldiers be appointed as Civil Service Commissioners; that any vacancies in the next five years in the Civil Service Commission be filled by returned soldiers.”

I would judge that Mr. Foran has nothing to say about that.

WITNESS: Nothing whatever.

The ACTING CHAIRMAN: It is a matter for the Government. No. 3 reads:

“That hereafter appointments to the Civil Service, or other appointments to Government positions, be reserved for ex-members of the Canadian Expeditionary Force, or R.N.C.V.R., or ex-members of the British Army or Navy, who saw service overseas and who were resident in Canada at the outbreak of the war, or ex-members of the Allied Forces, who saw service Overseas, who are naturalized citizens of Canada and who were resident in Canada at the outbreak of the war, unless no competent ex-members of the Canadian Expeditionary Force, etc., are available, preference being given to the disabled soldiers or sailors, who have seen service Overseas.”

That has been threshed out, I think, in the discussion on No. 1.

*By Mr. McCurdy:*

Q. Before you pass to No. 3, I would like to ask Mr. Foran just one question in regard to No. 2. Has the Civil Service Commission any objection to the adoption of No. 2?

Mr. MORPHY: That is apart from whether it is within their jurisdiction or not.



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WITNESS: I hardly think that is a fair question to ask me. There is no limit to the number of men you may appoint on the Commission, but my feeling is that the fewer men you have to deal with these matters, the greater efficiency you will get.

*By Mr. McCurdy:*

Q. I was thinking of the appointments to the Civil Service being limited for the next five years.—A. My testimony up to the present time indicates that that is practically the effect of the law as it is now. If you want to go further, that is a policy which the Government will have to decide.

The ACTING CHAIRMAN: I claim that Mr. Foran has nothing to do with the appointments to the Civil Service Commission.

Mr. McCURDY: That is not the resolution I am referring to. I am referring to the resolution which asks that the appointments be limited to five years.

The ACTING CHAIRMAN: This is the one.

Mr. MORPHY: Mr. McCurdy is asking Mr. Foran's opinion as an expert.

Mr. McCURDY: Quite so; he should be one of the best qualified men to give an opinion; he is here representing the Civil Service Commission.

Mr. MORPHY: Read the resolution again.

The ACTING CHAIRMAN read resolution No. 3. That is purely a Government affair.

WITNESS: As I have pointed out already, the effect of the present legislation is that only returned men will be appointed to the Civil Service if they present themselves for examination.

The ACTING CHAIRMAN: This resolution refers to the appointments to the Civil Service Commission.

WITNESS: Oh, yes, you are referring to the appointments to the Commission.

Mr. McCURDY: I misunderstood the terms of the resolution.

Mr. COPP: You would lose your job if returned men were appointed.

The ACTING CHAIRMAN: Resolution No. 3 has been threshed out largely in the discussion on No. 1. Have the members any questions to ask on No. 3? If not, we will pass on to No. 4. (Reads):

“That the Civil Service Commission be instructed to release from the Service all married women employed by the Government, whose husbands are in receipt of adequate remuneration, and whose positions could be filled satisfactorily by ex-members of the Canadian Expeditionary Force, as referred to in Resolution No. 3.”

Do you wish to ask any questions about that?

WITNESS: The Commissioners have already declared themselves as being in favour of a regulation covering that.

*By Mr. MacNeil:*

Q. Have any regulations been promulgated in that regard?—A. No.

*By Mr. Cooper:*

Q. What have you done to reduce the number of married women in the Service? There are quite a number, especially in Ottawa.—A. Away back in April, 1919, we had this letter sent out to all Departments. (Reads).

APRIL 3, 1919.

“SIR,—The Commission has lately been receiving requisitions for female clerks to fill positions in various departments of the Public Service which it is thought might be satisfactorily filled by Returned Soldiers.

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I am accordingly instructed by the Commissioners to request you to be good enough in future to state on all requisitions for female assistance emanating from your Department, that the position required to be filled is such that the duties appertaining thereto cannot be efficiently performed by a competent returned soldier, giving your reasons for such opinion."

"Kindly acknowledge receipt."

We have been doing our best to have the departments, where it is possible, take returned men rather than other temporary help. But as you know, there are a great many positions in the Service for which returned soldiers have not the necessary qualifications, such as stenographers or typists. That is not the kind of work which appeals to very many men, and we require to recruit that class largely from among the women.

The ACTING CHAIRMAN: So far as I am concerned, I am in sympathy with the resolution, where it says, that all married women employed by the Government, whose husbands are in receipt of adequate remuneration, and whose positions could be filled satisfactorily by ex-members of the Canadian Expeditionary Force, should be released. But I certainly would not be in favour of turning out some girl who has to earn her own living.

WITNESS: In regard to that reference to the married women, the Commission is strongly in favour of it. We have taken very strong ground in regard to that matter.

Mr. MORPHY: What is asked for in that clause?

The ACTING CHAIRMAN: That the married women be removed and their positions filled by returned soldiers.

Mr. MORPHY: Mr. Foran has not touched that part of it.

WITNESS: We do not remove.

Mr. MORPHY: This is a request that they be removed.

WITNESS: You gentlemen will have to recommend that action be taken.

*By Mr. Morphy:*

Q. What is the procedure for removing them? The clause refers to married women whose husbands are also in the service earning sufficient remuneration to keep them. Why should they be there with the returned soldiers out?

The ACTING CHAIRMAN: It does not say married women whose husbands are in the service. It says, married women whose husbands are receiving remuneration sufficient to live on.

Mr. MORPHY: I think that something should be done.

*By Mr. Clark:*

Q. Have the Civil Service Commission power of removal in any department except their own?—A. No. A similar resolution was brought to the attention of the Commission eighteen months ago, when the Commission framed a regulation which it would like to have adopted at that time, but it has never been adopted.

*By Mr. McCurdy:*

Q. What power of removal exists to-day?—A. The Governor in Council, for example, could make a regulation that a married woman who is being supported should be removed. The power of removal rests with the Governor in Council.

*By Mr. Arthurs:*

Q. That is only for permanent positions. Those in temporary positions are not removed by the Governor in Council?—A. Oh, no, it is not necessary to go to the Governor in Council for the removal of temporaries.

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Q. Who removes the temporaries?—A. The Deputy Minister.

Q. The Deputy Minister can?—A. Yes.

*By the Acting Chairman:*

Q. Of the Department?—A. Yes.

*By Mr. MacNeil:*

Q. Is a separate Order in Council required for the removal of any employee?—  
A. Permanent only.

Q. A separate Order in Council?—A. Yes, unless there are a number that can be included in the same Order.

Q. Do you know if any action has been taken to ascertain what superfluous civil servants have been dispensed with?—A. No, that is work which will have to be undertaken by the Civil Service Commission. It is another of the many pleasant assignments which devolve on the Commission.

The ACTING CHAIRMAN: As I take it, that clause is in the hands of the Committee rather than in the hands of Mr. Foran. If that is the view of the Committee, we will pass on to the next resolution.

Mr. MORPHY: What is the Committee going to do about it?

Mr. COOPER: We will make a recommendation, I suppose.

Mr. MORPHY: I think we should.

The ACTING CHAIRMAN: Not just now; I will mark it to be looked into.

The CHAIRMAN: Resolution No. 5 reads:—

“That ex-members of the Canadian Expeditionary Force, etc., whilst holding appointments in the Civil Service who have recurrence of disability incurred on active service be given sixty days' leave, if necessary, pending their recovery and that their salary be continued for sixty days, should it amount to more than they would receive from the Department of Soldiers' Civil Re-establishment, but that only one salary be drawn. Otherwise that ex-members of the Canadian Expeditionary Force, etc., have their positions retained for them and that they draw pay and allowances at the rate provided by the S.C.R. so long as they may be on leave of absence.”

Mr. MORPHY: What is the date of that? That seems old to us.

The CHAIRMAN: There is no date here.

Mr. MORPHY: How long has that been in force?

Mr. MACNEIL: Since March.

Mr. MORPHY: Would it apply to-day equally as when it was put in force? Sixty days after what?

The CHAIRMAN: That he be given sixty days' leave, if necessary, and that their salary be continued and so on.

Mr. CLARK: What is the rule in the service now with respect to sick leave?

The WITNESS: Well, it is graded according to length of service.

Mr. CLARK: Any preference given to returned soldiers in connection with sick leave?

Mr. MORPHY: As to their disability?

The WITNESS: No, because the Soldiers' Civil Re-establishment has taken them over.

Mr. CLARK: Take the civil servant in the Interior Department who is a returned soldier, who wants sick leave; how much time do they give him?

The WITNESS: Well, a returned soldier gets the leave to which his service entitles him.

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*By Mr. Clark:*

Q. That any one else gets?—A. Yes.

*By Mr. Morphy:*

Q. How much does he get?—A. If he is a temporary employee, twelve days' sick leave in the year, and he is also entitled to eighteen days' holidays. The Commission is sympathetic to a suggestion of that kind in regard to extended leave of returned men, and if the Committee think well of it and send it along with a recommendation, then the Commission will prepare regulations.

Mr. MORPHY: I would mark that other recommendation.

*By Mr. MacNeil:*

Q. That is where a man is suffering from a recurrence of a disability.

The CHAIRMAN: We will consider No. 5. Then No. 6 reads:—

“That the Government give ex-members of the Canadian Expeditionary Force, etc., representation on the examination branch as on all Boards of experts.”

*By the Chairman:*

Q. You have just been telling us that you did?—A. Yes.

*By Mr. MacNeil:*

Q. Does that apply to all Boards?—A. As far as I know, yes, it applies to all Boards. That is the instruction and I think it is carried out.

The ACTING CHAIRMAN: We can pass that.

*By Mr. MacNeil:*

Q. There is one point there with regard to the examination branch, the great majority of the appointments pass through your office or examination branch?—A. That is junior clerkships, etc. From the lists established by means of examination with regard to qualifications, regular lists are prepared by the examination branch and sent to the Commission for approval. Then they are sent in to the assignment office, and requests are filled in order of merit from these eligible lists.

The CHAIRMAN: Then No. 7 reads:—

“That an ex-member of the Canadian Expeditionary Force, etc., if competent, and who left his position to go on active service, shall be allowed to occupy his former position and shall be entitled to receive all increases and privileges which would have accrued to him had he not gone on active service”.

*By Mr. Clark:*

Q. What is the practice now in that connection?—A. I think that is reasonable.

*By Mr. MacNeil:*

Q. What is the actual practice now?—A. Well, we have had very few cases, I think, where that has not been done.

Q. You are probably aware of numerous complaints. What power can the Commission exercise when a complaint is made and the man returns to his department, and is forced to occupy a junior position, or is not given the promotion or classification he might have earned had he remained at home? Can the Commission intervene in such cases?—A. No, the Commission can only suggest that something should be done to remedy the injustice that has been done to the man, but if that were adopted by the Committee and sent to the Commission, it would strengthen the hands of the Commission in insisting that some action should be taken.

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Q. Under the classification now being applied, is any consideration being given to the overseas service men in the employ of the Department?—A. As you know, the procedure in regard to that was that the Commission prepared the preliminary list, and if the departments are able to show that in the preparation of these lists any injustice was done to this man because of overseas service, or that he should be given a different classification because of overseas service, that would be considered by the Commission.

Q. Have the experts, in regard to this work, any instructions in this regard?—A. Not yet, because the man is classified on his duties, and of course his duties after he returns may be the same as when he went overseas. Your point is that there should be some extra preference given because of his service overseas.

Q. I mean within his ability?—A. Yes. Well, there should not be any great objection to that, as far as I can see.

Q. But the man is more or less at the mercy of the deputy of the department, as it at present stands, or the chief of his branch?—A. Yes.

Q. And if the chief of his branch puts him back in the same position as he was before he went overseas, he is helpless?—A. Yes, he is helpless, because after all he is classified on his duties.

Q. And the opportunity is given to the man who did not go overseas to supersede him in many instances. Is that not so?—A. That would be the effect if more important duties were assigned. If more important duties were assigned to that man during his absence, that would be the effect.

Q. What recourse has that man? Can he appeal to the Commission?—A. Yes, he should have the right to appeal to the Commission, but the Commission, as you understand it, have no power to change that, except with the consent of the department.

Q. Are you not aware that these complaints are very general at the present time from returned men?—A. No, I am not. I have had very few complaints.

Q. We have sent quite a volume in?—A. Yes. Have they been looked into?

Q. Usually we have had to accept the department's decision?—A. Unless we investigate each case, we are bound to accept the explanations of the department, you can appreciate that.

The CHAIRMAN: I have marked that to be considered by the Committee. Then resolution 5 reads:

"That as far as practicable, and the justice of the case will permit, positions filled since the outbreak of the war be vacated, and same filled by ex-members of the Canadian Expeditionary Force, etc."

Do you care to express an opinion on that?

WITNESS: Well, that is a matter of policy for the Government.

The CHAIRMAN: Then No. 9 reads:

"That whereas the system of filling positions of a special or technical nature, which positions are afterwards advertised, has resulted in abuses. It is requested that this practice shall cease forthwith that applicants shall not receive a temporary appointment prior to the taking of such examination as may be required."

We went into that this morning.

WITNESS: Yes. As I pointed out this morning, the Commission is very much opposed to the placing of a man temporarily in a position which subsequently must be advertised, because of the impression it creates in the public mind, if he gets the position, that it was fixed beforehand. Several of these cases have been featured in the House of Commons, and I believe the practice is objectionable, because the

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public imagine that if a man is put temporarily in a position and subsequently made permanent that he was slated for that position permanently in the first instance but we are prepared to show that the man who got the position in all cases was the best man for the position.

The ACTING CHAIRMAN: There is something on the next page which I did not read, which states:

"Further resolved that the examination required in such cases of special appointment shall not be by comparison of credentials as at present, but by a personal and practical efficiency test in the nature of oral and, if deemed necessary, a written examination."

*By Mr. MacNeil:*

Q. How do you classify the appointments as to those upon which you call in a Board of experts, and those which are merely dealt with by an examination in the Assignment Branch?—A. How do we classify them?

Q. Which appointments are dealt with under this procedure?—A. Where there is no written examination we call in the Advisory Board.

Q. Are they classified according to the amount of salary involved?—A. The character of the position. If it is a position that lends itself to a written examination or test of any kind, we prefer the latter method.

Q. In that case the Advisory experts are not called in?—A. No, except in the suggestion of suitable tests.

Q. Would you suggest some improvement in the method of dealing with such applications or the rating of applications? Is it not true that it is difficult to determine the man's fitness for the special position, particularly if there is a question of personality involved, without examination?—A. Yes, I would think that in a great many cases it is desirable that there should be an oral interview, but you understand in the country we are living in, where the distances are so great it is almost impossible without incurring a very heavy expenditure to assemble your candidates for this oral interview, and if the candidates are not to be brought to Ottawa you can only do it by standardizing the questions and sending out these questions to your representatives in the different parts of the country. That is the only way it can be done and that means delay.

Q. If by the process of elimination the Committee is able to get down to two or three, or possibly a selection between two and three, and if these men are required to appear before this Board, has the Civil Service Commission any appropriation whereby to meet the expenses of it?—A. Our appropriation is rather limited, and if we adopted that rule to any considerable extent, I am afraid we would not have the money to meet the expense, because it sometimes happens that one man is in Victoria and the other man in Halifax, and we have the expense of bringing these men here, and the further objection to that procedure is this: You bring a man, and even if you pay his expenses and he is not selected, he has a grievance at once. He claims he is brought here for the interview and he is sent home.

Q. Have you found it possible to utilize the facilities existing in the Federal Employment Service?—A. In a great many cases we have had the interview. We find it absolutely necessary to have the representatives in all large centres and we send out a certain form to our examiners. We have representatives in all the districts throughout the Dominion, and we send this form to these representatives, and they interview the candidates and send in their rating.

Q. I am speaking of the Federal Employment Service. We are now on the returned soldier seeking employment. He returns to the office of the Federal Employment Office in the city, and registers there, and he rather trusts to them to secure him employment. Is there any contact between that service and your Commission?—

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A. No, we are not utilizing these organizations, except as a means of bringing these vacant positions to the attention of men who are seeking employment.

Q. Would it not be to the advantage of conditions generally to utilize their lists to some extent?—A. Yes, I think that the representatives of the Department, where they are allowed local selection, do go to this Department. I think that is done. For example, if there are two or three temporary clerks wanted in the West—take the City of Regina—we have no person on our eligible list. We give the representative of the Department authority to make a local selection. I think he gets the name from the employment bureau, the returned soldier getting the preference in all cases.

Q. Would it not be of some advantage to establish contact between your office and that of the Dominion Clearing House?—A. I think so, I think that is a good suggestion, and I will take up with Mr. Stewart the matter of further co-operation.

*By Mr. McCurdy:*

Q. What is the resolution you are referring to there?

The ACTING CHAIRMAN: Number nine. Are we through with that Sir? Then I will read number ten.

“10. That an examination be instituted of the methods of the Civil Service Commission, at Ottawa, and that every effort shall be made to so remodel and reform the methods employed by this commission that returned soldiers seeking positions in the Government's service may feel confident that their applications will receive just and generous considerations.”

Again I think that does not come up in Mr. Foran's province but is for this committee to decide.

Mr. McCURDY: If these positions are filled it will automatically take care of that.

The ACTING CHAIRMAN: Number eleven reads:

“That whereas it has been brought to our notice that several of our comrades employed in the Customs Department of the Dominion of Canada are subject to (1) a ten-hour day and (2) compulsory overtime.”

And it seems to me that number twelve belongs with that which says:

“That a strong protest be made against the former as being against the best interests of the men and not conducive to efficiency or economy”.

*By the Acting Chairman:*

Q. Do you want to say anything to that? Have you anything to do with that resolution?—A. That is a departmental matter, and if there is any great objection to it the commission may be asked to go into it.

*By Mr. Cooper:*

Q. Are there any men forced to work overtime and not being paid for it?—A. In the customs there are.

Q. They must work overtime without pay?—A. Yes. In most departments of the service you have to work overtime without pay.

*By the Acting Chairman:*

As far as that is concerned, I might say that I have heard that discussed when the estimates have been up, that there are a certain number of the customs employees who get overtime. I have heard that discussed.

*By Mr. MacNeil:*

Q. What is the jurisdiction of the Commission in regard to promotions in the department?—A. The whole thing rests with the Commission now; promotion is made

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by the Commission not by the department. A promotion is required and the Commission prescribes the examination and selects the men.

Q. Is the matter of seniority given any consideration? Will men who have served overseas be credited with the seniority?—A. Decidedly.

Q. With regard to permanencies made during the war, what was the policy of the Commission? I have here a letter with regard to the Lethbridge post office of a matter in which there were considerable complaints, and they complained that returned men in temporary employment were released, while two men were given permanency during the war who did not serve overseas, and it stated here that Mr. Taylor, who passed the required examination has been employed by the department since nineteen hundred and seventeen; that he held the war badge, and therefore there is nothing improper in his appointment. Our information was to the effect that this man was given a permanency in nineteen hundred and nineteen which was made retroactive for probably a year back. The other man was appointed permanently in April nineteen hundred and seventeen after being declined as unfit for overseas. The point I am not clear about is you said there was no permanency?—A. What is that?

Q. Did you not state this morning that permanent appointments were not granted during the war to those who had not served overseas?—A. Well, of course, I was speaking since nineteen hundred and eighteen. We have jurisdiction only since nineteen hundred and eighteen—the thirteenth of February, nineteen hundred and eighteen. Before that time the departments were not under the Commission. After that time we made no men permanent who were of military age except returned soldiers or where we were able to show good cause. We could not do otherwise because there was an order in council against it.

Q. Here is the case of a man who was made permanent under the Commission?—A. When?

Q. April first nineteen hundred and eighteen.—A. He was made permanent.

Q. As a matter of fact he was made permanent in nineteen hundred and nineteen, but it was made retroactive.—A. That was made on the recommendation of the department. He was on the eligible list and was not liable for military service. You said he had a war badge?

Q. Yes?—A. Then he was eligible for appointment.

Q. Returned soldiers were released?—A. That is a departmental regulation. We have nothing to do with it. We have nothing to do with lay-offs. We do not decide who are to be laid off and who are not. The department is responsible for that.

Q. Can you not determine the order of release?—A. Not unless we are asked, and until we are we have nothing to do with lay-offs or removals.

Q. Will you not under the new classification?—A. If to-morrow twenty-five or thirty returned soldiers were let out of some department you would hear a howl all over the country about the Commission, but we would have had nothing more to do with it than you gentlemen sitting here.

Q. How can you safeguard the interests of the returned soldiers?—A. We can only do that when the list is submitted to us of persons recommended for permanent appointment. Then we can ask how many returned soldiers and how many are civilians and how many returned soldiers are still employed who are eligible, but the department prepares a list in the first instance and sends it to the Commission.

Q. Have you been able to form any opinion as to the probable effect possible this fall and this winter which will follow the demobilization of a large number of these departments and that a number of men will be suddenly unloaded upon the labour market?—A. No. As I say, I have no idea of what reductions will be made in the large departments, like the Department of Soldiers' Civil Re-establishment, in the next six months or a year. I think it would be desirable for you to get that information from the departments with regard to the possible reductions there.

The ACTING CHAIRMAN: Are there any more questions to ask Mr. Foran? Mr. Foran, we are very much obliged to you, sir.

The Committee adjourned until Wednesday at 11 a.m.

[Mr. William Foran.]

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COMMITTEE ROOM, No. 435.

HOUSE OF COMMONS.

WEDNESDAY, June 2, 1920.

The Special Committee on Pensions and Civil Re-establishment of soldiers met at 3.30 p.m., Mr. E. W. Nesbitt, Vice-Chairman, presiding.

*Other Members present:*—Messieurs Brien, Caldwell, Chisholm, Clark, Cooper, Copp, Green, MacNutt, McCurdy, McGibbon, McGregor, Morphy, Peck, Power, Redman, and Turgeon,—17.

The CHAIRMAN: We have with us to-day Mr. Willing and General Odlum.

Mr. COOPER: In view of the fact that General Odlum has to get away to the Coast to-morrow afternoon, and the evidence he will give to the Committee will be short and the evidence of Mr. Willing is likely to be very protracted, I move that General Odlum be heard now.

The motion carried.

### EVIDENCE.

General VICTOR ODLUM, called, sworn and examined.

*By the Acting Chairman:*

Q. You were going to make a statement, General. We do not intend to examine you; so go on and make your statement.—A. Well, sir, I was in Montreal the other day, and I read a report in the press to the effect that a recommendation had been made that assistance be given to the returned men who had been fishermen to re-enter the fishing industry. I was immediately interested, and I wired to Col. Peck, stating that I would be very glad to come here and give any assistance along those lines. I know a little about it, because on the Coast I have had some experience from the number of applications men have made to me on this particular subject. I suppose I only came in contact with the men who know me personally, or know something of me; and my experience has been that ten men who have had experience in the past, and who want to go back to fishing, but who have not the means to do so, came to me personally. If it is supposed that I know only a small proportion of the returned men in British Columbia, you can perhaps multiply that by twenty or thirty, and you will get an idea of the number there in the same class. I would place the number at between 200 and 300 men. I say that to show you how I arrive at the number. In each case, the men had assets of some sort, boats, nets or some other implements required in fishing, and they wanted additional assistance. We dealt with a number of cases. There were two particular cases, two men being interested in each case. I secured the assistance of a few of the business men in Vancouver, and we made those men loans on their boats, taking chattel mortgages. The proceeds of the loans—

Q. It has been represented to us that what they wanted a loan for was to buy a boat, and you say that one or two of those men have boats. What would they want additional money for?—A. I will make that quite clear. The men who came to me were men who had boats, or who had had sufficient experience in fishing. They had some of the necessary implements required. There might be others who also wanted to go into fishing and who had nothing whatever. But those men came to me, and I can only speak of those I have personal knowledge of. Those particular men either wanted to improve their engines or to add engines or to grub-stake themselves, or in some other way to carry through the work that they were not financially able to do. Consequently, dealing with the best cases that came to our attention, we loaned them

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## APPENDIX No. 4

money, a small amount, taking a chattel mortgage on all their equipment. What we found was that in each case they had themselves invested approximately 50 per cent of what they required, and we loaned them another 50 per cent. In each case it was only a comparatively small boat, a two-man boat, compared with the larger fishing boats which run from five men up. Consequently, the amount for each was not very great. These, however, are simply instances of what might be done. What was done for these two groups of men could be done for a large number of others, some of whom have boats. There was one case I know of on the west coast of Vancouver island. He has a boat and engine and is fully equipped, but the engine is not strong enough to go out to the deep-sea fishing, where the best fishing is to be had; so he is restricted to the close-shore fishing. In his case an advance of \$500 would enable him to become a deep-sea fisherman, whereas at the present time he is very seriously restricted. I believe that without any danger to the loaning body, very considerable progress could be made in putting these men back to the fishing industry, on the Pacific coast at least. I think there are large numbers there who, up to the limit I have indicated, would be willing to go fishing. Everything we do along these lines by increasing the facilities for the men to get back to work for themselves with a vested interest of their own, is adding to the stability of the country.

*By Mr. McGibbon:*

Q. You surely do not advocate going into any kind of class legislation? Is there any reason why we should do any more for fishing than for any other occupation, say that of a blacksmith?—A. You are bringing up the fundamental question of, will you go beyond the land? At present, assistance is restricted to men going on the land. My reply to that would be that the land is one of the natural resources of the country, and if you are going to deal with the land as one of the natural resources, you should also deal with the other natural resources. We have also the water, and the water is just as rich in resources, though perhaps not so stable as the land.

Q. Why not go to the mines and forests as well?—A. We could go to the mines and forests as they are two resources which we would naturally lean to. But I would suggest that you go step by step and take the simplest one first. Consider the fact that there may be a number of men who could be established there and who might not want to go on the land. The next easiest step is to deal with those who want to go fishing.

Q. You immediately discriminate?—A. You have discriminated already, have you not?

Q. Not as such?—A. You have discriminated in favour of the man who wants to go on one portion of the natural resources, namely the land. I do not see the fundamental difference between the two. You have selected one natural resource and have excluded all the others, and this is the easiest step to a broad, general justice to all the men.

Q. I quite agree with you, but I do not think you could take in one part without taking in them all?—A. Do you not admit that you have already done that, taken in a certain group of men restricted to a certain class of natural resources.

Q. I don't think so. On the other hand, it is open to everybody.—A. Is that open to everybody? In these cases, which you have before you, you have settled the men on the land, while here you are laying down a regulation that only those who have had experience in fishing should be allowed to get advances for fishing purposes?

Q. For myself I do not think they are on the same basis?

Mr. MORPHY: Why not? The term "colonization" impinges upon the production of food products.

Q. What is your idea about that?—A. The settlement of men on the land and the settlement of men in the fisheries both deal with the same thing, namely, the production of food, and by the "natural resources" we come close to the definition of

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the fundamentals of life. Perhaps that is one reason why these two things follow so closely one after the other.

*By Mr. McGibbon:*

Q. You would not put the fisheries in the same class as the forests on account of the perishable nature of the product?—A. The fish have proved as long-lived as agriculture. I think if you will go back to the origin of the human race you will find that the products were taken from the sea as soon as, if not before the products from the land.

Q. They have not the same marketable facilities? You could not take and ship them all over the world.—A. They do.

Q. Not in any great quantities?—A. Yes, in large quantities, running into very large amounts. I think you will find that in British Columbia the products from the sea have as great a monetary value as the products from the land.

*By Mr. Morphy:*

Q. Let us develop this a bit further. Before you can get anything out of the soil there must be some preliminary labour, the land must be cultivated and the seeds planted and harvested. Now, I am told the ocean is stocked with fish that are all ready to be taken out?—A. You are correct there. That is, the period before you get a return from the water is not so great as the period before you get a return from the land.

Q. Nor is it as expensive?—A. No, it is not as expensive for the individual man to go on the water and get his returns. I have a number of cases in mind, and I believe this is a matter which should be seriously considered. On the coast, however, we have one or two other reasons. One is undoubtedly the connection between the fisheries and the naval forces of Canada and in our opinion Canada seriously needs naval defences, as we in British Columbia think on the Pacific coast we are in great need of such defence. We may be unduly agitated out there but we believe there is a source of trouble there that you do not have on the Atlantic, and consequently we, as citizens, are anxious to see men developed who will be able to take an important place on the sea when it comes to a question of defence.

The ACTING CHAIRMAN: Now, supposing this Committee recommended a loan, through what source—what would be the modus operandi of making this loan?

The WITNESS: It would be natural to have the loan made through men appointed for that purpose who would have a knowledge of that particular industry. In dealing with agriculture you take a man who knows the land and the land values.

*By the Acting Chairman:*

Q. That would mean we would have to have another commission with all the expenses surrounding that commission?—A. Not necessarily. Your present equipment should be adequate for the purpose, but what you would need would be at the outer end where you come in contact with the men, where the technical work is to be done, you would have to employ a man who knows something about fishing boats, fishing equipment, and the fishing industry in general.

Q. Could that be arrived at by adding to the Soldier Settlement Board a fishery branch of the Soldier Settlement?—A. That is the logical course. That is the course I would naturally take.

Q. So it does not mean a duplication of departments, but merely an addition to a department already established?—A. That is the way it looks from the outside.

Q. With regard to the re-establishment of men in the fishing industry would you limit it to those who have experience in fishing, or would you include those who have had no experience but who desire to acquire such experience?—A. I think I would include both.

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*By Mr. Morphy:*

Q. As to the amount of the loan having regard to the type of boats described, and having regard to the earnings of the re-established men, how much would you think that loan should be? I am speaking of the average having regard to the conditions about which you spoke there in the West?—A. Before answering that I would have to say that I do not consider myself technically competent to deal with the question of what it would cost, or the value of the equipment required, for I have never fished, and I know no more about fishing than the average well-informed citizen on the coast. However, I believe in regard to that particular industry, that you would require a greater amount from the individual himself than you do from those who are going on the land, as there is no doubt but what the land is a much more solid tangible asset, and in dealing with those who are going on the sea your margin of securities would be greater.

Q. I do not know whether you would care to answer this question, but you spoke of two cases which were taken up by individuals. Would you object to saying how much of a loan was advanced in those cases?—A. No, I do not mind saying that. In each case there were two men and a total expense for all of the equipment, including what was put up by the men themselves and by the citizens of Vancouver would run slightly over a thousand dollars per man. That would make the total investment, including the grub-stake about two thousand dollars. You must remember these are small boats, not the general utility boats, constituted for deep-sea fishing throughout the year.

Q. Would they be suitable for in-shore fishing?—A. Yes, they were suitable for going out into the deep waters.

*By the Acting Chairman:*

Q. That is two thousand dollars for each?—A. Two thousand dollars for each boat, of which we loaned them approximately fifty per cent.

*By Mr. Morphy:*

Q. In that case—what would you do in case a man had no more than ten per cent to put up? Would you loan him the balance over the ten per cent?—A. If I were dealing as a private citizen and not as a Government official I would take the personal equation into consideration. I would rather loan some men over the ten per cent than to loan others only fifty per cent.

The ACTING CHAIRMAN: There is no doubt about that, but in this matter we have to make a general rule.

The WITNESS: Then you would have to make a regulation as to the margin you require and then stick to it. The majority of the men who are going on the sea can get privately the balance they require.

Q. What terms would you suggest?—A. I think the terms should be as reasonable as the value of the equipment would permit.

Q. About what would that be?—A. I cannot say that, because I have no technical knowledge of the work of the boats and fishing equipment.

Q. You have had experience with reference to these cases of which you spoke?—A. Perhaps in one or two particular cases, but they were men who believed that they could repay this loan within a year out of the proceeds of their work.

*By Mr. McCurdy:*

Q. May I ask you one question? Do you know of any people who have assisted themselves in securing assistance from private sources?—A. I think they would have, because these men have tried many quarters. Undoubtedly they have received some assistance to acquire the boats before they came to us at all; they tried many quarters before they came to me, and I myself would not have been able to deal with them had

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we not gathered together a group of Vancouver men who contributed a central sum which was used for the purpose.

*By Mr. Green:*

Q. What interest did they pay?—A. In our case they paid six per cent.

Q. And they expect to pay it back in one year?—A. They said they thought they would be able to repay it in a year, yes.

*By Mr. McCurdy:*

Q. This was not really a business proposition?—A. No, in our case it was not really a business proposition, but we were trying to help these men.

*By Mr. Morphy:*

Q. When was this arrangement entered into?—A. It was entered into within the last two months.

*By the Acting Chairman:*

Q. So you have not had any returns yet?—A. No of course we have not had any returns yet.

Q. And it was simply a sentimental proposition on your part?—A. It was an effort on our part to meet cases that we thought might eventually be met by an organized effort on the part of the country, but as no steps have been taken in that direction and no machinery has been prepared as yet, we tried to step into the breach, but, of course, we could not do this on a very large scale.

*By Mr. Green:*

Q. You only loaned fifty per cent?—A. Yes, we only loaned fifty per cent.

Q. That means that only those who have some means of their own can go into the scheme?—A. Yes.

Q. And those who have no money cannot?—A. Well, that is a question. I myself would hesitate to advance the full amount.

*By Mr. Morphy:*

Q. Still, do you not think that they would be the men most in need of re-establishment—those men who had no means?—A. My experience has been that the man who puts in something of his own will probably work harder and take greater care of his equipment than the man who has put in nothing, and therefore has nothing at stake. That is the reason I am taking this attitude.

Q. Let me ask you one further question. You have mentioned a central fund; do you think that would apply to any other class of returned soldiers except fishermen? Was that fund used to advance monies to any other class of returned soldiers than fishermen?—A. Two classes.

Q. What?—A. This is not what I am urging as a public measure. One case that I mentioned was to enable the man to go into business as a truck man and purchasing a truck for the purpose. He was given an advance on the purchase of a truck. The other case was a man going into a small grocery business, and the money was advanced to enable him to buy out a small growing business. In both cases there seem to be a very material margin of safety for the money thus put up.

Q. Have you any objection to stating the amount of the fund which was available for that purpose?—A. No, I have no objection to stating it. However, there was no fund raised on these cases. I simply called on the men concerned and asked them to contribute enough to meet these cases. There was no stated fund at all.

Q. In other words, then the citizens of Vancouver in these typical cases have been doing what you conceive to be work for the Government to do?—A. Undoubtedly.

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*By Mr. Peck:*

Q. You have seen more or less of the fishing on the Pacific coast?—A. Yes.

Q. The gill net fishing for salmon, and trolling for salmon?—A. I have.

Q. In view of the fact that gill nets for salmon and trolling for salmon and a setting of halibut lines is a very simple process, do you think it would be feasible to give a man a course of training that would equip him in a short time to enable him to go into that enterprise?—A. I think he would be enabled to go into an enterprise of that kind in a much shorter time than that required for him to go on the land, and at very much less expense to the country.

*By Mr. Green:*

Q. They would have to learn how to run a motor?—A. They would first have to do that, yes. But I think the average time it takes the average to learn to run a motor car will show how quickly he could do that.

*By Mr. Morphy:*

Q. I do not know as this is a matter for this Committee, but I think this information might be well received. What facilities have been afforded by the Government to cater to the development of the fisheries by improving the transportation, either in refrigerator cars or otherwise, of the products of the Pacific waters?—A. That is something I am not very familiar with, and the only reply I can give to that is the idea of the movement of halibut from Vancouver to Boston, but I understand that is an arrangement by private corporations, with no assistance given by the Government. It is an arrangement between the railway companies and the fishing companies.

Q. That is you say that Canadian fish from Canadian waters, caught by Canadian fishermen find a market to appease the appetite of the Americans, and we have nothing coming this way?—A. That is true.

The Acting CHAIRMAN: It comes this way, it goes through here.

Mr. COOPER: These are shipped to Winnipeg and all the Prairie towns.

The WITNESS: The fish that are shipped to the East practically go right through to Boston. A large part of it—I may say the greater bulk of it goes right through to Boston.

*By Mr. Peck:*

Q. But the British Columbia halibut supply is practically all of the halibut in Eastern Canada?—A. I presume it does, unless some of it comes from the Atlantic coast, but all coming from the West comes from British Columbia.

*By Mr. Morphy:*

Q. Are you aware that these people interested in fisheries, or in fact any other persons, have ever made an application to the Government for aid in establishing transportation facilities, say refrigerator cars in good condition, of the fishing products of Pacific waters?—A. I have no personal knowledge of it, but I have heard a good deal of discussion and many statements made by men engaged in the fishing business. I have seen no official correspondence of any sort.

The Acting CHAIRMAN: Are there any other questions to be put to General Odum? There do not appear to be. We thank you, General, for the information you have given us.

The Witness retired.

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H. B. WILLING called, sworn and examined.

*By the Acting Chairman:*

Q. Will you kindly give us your full name, your occupation and your authority? Whom are you representing here to-day?—A. I am here to-day as the representative of the Imperial Veterans in Canada.

Q. What is your occupation?—A. Secretary of the Imperial Veterans' Association.

Q. Where do you reside?—A. Winnipeg.

Q. What is your authority for being here?—A. I am Dominion Secretary Treasurer. I have the authority here signed by the majority of the executive council.

Mr. MORPHY: Have you finished with your questions Mr. Chairman?

The Acting CHAIRMAN: Yes.

Mr. MORPHY: Then I would like to ask one or two questions.

Q. What does "Imperial Veterans of Canada" mean?—A. It constitutes all the Imperial men who are now resident in Canada.

Q. "Imperial" in what way?—A. In so far as they have served in the Imperial service at some time or other.

Q. Whether in this great war or any other war?—A. Yes, in any war.

Q. What is the membership?—A. The membership, I presume, at the present time is about twenty thousand.

Q. Where are the main commands of the department?—A. In Western Canada.

Q. None in the East?—A. Ottawa, a small branch in Quebec, and a few other points.

Q. Who are the officers?—A. The Dominion officers?

Q. Yes—A. Major Thomas, of Vancouver; Captain Hemmens, of Regina, and in Winnipeg the Second Vice-President, Mr. A. Hornsby, and myself as Secretary-Treasurer.

Q. How long have you been the Secretary-Treasurer?—A. I was the organizer of the association; very nearly two years.

Q. Are you Canadian born yourself?—A. No, but I have been a resident here since 1903.

Q. What service did you have?—A. From nineteen hundred and fifteen to nineteen hundred and seventeen.

Q. In what unit?—A. In the Eighteenth London; The London Irish Rifles.

Q. In what office? Did you have a commission?—A. No, just in the ranks.

Q. As a private?—A. Yes.

Q. What actual service?—A. At the front?

Q. Yes. A. About four months.

Q. Where?—A. Do you mean whereabouts?

Q. What branch of the service?—A. In the vicinity of Mont St. Eloi.

Q. In the infantry?—A. Yes.

Q. Were you wounded?—A. Yes, by a shell explosion.

Q. Gassed?—A. No, not gassed, I was simply blown up by a shell explosion, concussion, causing an injury to the spine and head.

The Acting CHAIRMAN: Mr. Willing has sent in a memorandum of matters that he wishes to bring before the Committee, and we will take that up if it is your pleasure clause by clause. The first is—

Mr. COOPER: Are there any copies to be distributed.

The Acting CHAIRMAN: No, I have only the one copy.

Mr. MORPHY: Is it lengthy.

The Acting CHAIRMAN: I will read them. This is the first one:

[Mr. H. B. Willing.]



## APPENDIX No. 4

"One of the points which we wish to bring before the Committee in addition to others already enumerated is the administration of Imperial Pensions in Canada and our desire to know under what authority Imperial Pensioners have been placed under the administration of the Canadian Board of Pension Commissioners, which we understand was by Order in Council P.C. 133, without ever consulting with the Imperial men who are most vitally interested throughout the Dominion. We want this matter thrashed out before your Committee, in fact the whole system of payment of Imperial pensions throughout Canada in so far as it has now evidently become a Canadian question since Canada has taken over the administration."

*By the Acting Chairman:*

Q. Will you elaborate on that?—A. The question of administration of pensions naturally affects every Imperial soldier. In the first place, Mr. Chairman, and gentlemen, I wish it to be clearly understood that when I speak of "Imperial soldiers" this afternoon I am speaking only of men who have seen service during this war and also who are Canadian citizens by right of adoption or by right of birth. I am not speaking of men who have come out to Canada since the war. I think that may remove any impression that I may be speaking of the old-time Imperial man or men who have not been over in Canada prior to the armistice.

The ACTING CHAIRMAN: They were the only ones, Mr. Willing, whom the Government—this was a condition placed upon them, that if they had been residents in Canada and returned to Canada—those are the ones we propose to give the annuities and the pensions to.

The WITNESS: As regards the question of administration, I understand that in January of this year, under P.C. 133, that the Canadian Board of Pension Commissioners have taken over complete control of the Imperial pensioners in Canada. The only reason we take exception to that is the fact that if the Imperial men had been notified of the intention of the Board to take over this work that it would have qualified the work of our organization and caused more satisfaction to the men, because along that line, at our Dominion convention in February last we had already passed a resolution to the effect that the Imperial ex-service men or officers should be represented in all the large cities, by one man at least, so that when the men go to these offices they can go to this man who will understand their peculiar troubles possibly a little better than a member of the C.E.F., and by the Canadian Board of Pension Commissioners taking over the administration and appointing the officer paying pensions without them bringing the matter to the attention of the men throughout Canada, by so doing we consider that to a certain extent the men have been slighted.

*By Mr. Morphy:*

Q. What happened to them when they were slighted? What harm has been done?—A. It will mean—

The ACTING CHAIRMAN: I would suggest to the Committee that it might shorten this clause if we ask Mr. Margeson how they were taken over.

Mr. McCURDY: I would suggest that we let the witness answer and complete his statement and then we will take up the points.

The ACTING CHAIRMAN: What I meant by "shortening it" was that if the Pensions Board here is instructed to take it over by the Government, either the Imperial Government or our Government, this Committee has got nothing to do with it. That is why I suggested we ask Mr. Margeson to explain how it is taken over.

Mr. REDMAN: I think you are right, Mr. Chairman.

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The ACTING CHAIRMAN: Is it the pleasure of the Committee that Mr. Margeson answer.

Carried.

Mr. MARGESON: I have already been sworn, Mr. Chairman. No change in administration has taken place in the Imperial pensions. Exactly the same procedure is in force that has been in force since nineteen hundred and eight, for the past twelve years. The only difference is this. An Order in Council was passed in nineteen hundred and eight in which the Canadian Government took over the payment of Imperial pensions and they appointed a committee at that time composed of the Deputy Minister of Militia and the Deputy Postmaster General. That procedure was carried on until January of this year when the Imperial Government asked the Canadian Government to change the committee we had and let the Board of Pension Commissioners pay the men instead of the Deputy Postmaster General, and the Deputy Minister of Militia.

The ACTING CHAIRMAN: That is the way it was transferred?

Mr. MARGESON: The Canadian Government has had charge of the Imperial pensions for the last twelve years. There is no change at all. There is no change, with the exception that the Pension Commission are paying these pensions instead of the Deputy Minister of Militia and the Deputy Postmaster General.

The WITNESS: There is this point there, if I am not mistaken, the only way that Canada formerly had to do with Imperial pensions was in so far as it concerned the paying of actual cash. The arrangement that Colonel Margeson speaks about is in reference to handing over the cash for payment and not for the actual administration because they had an officer paying pensions before Mr. Stockdale was sent out from England, and Mr. Stockdale was the officer who stepped into the shoes of his predecessor.

Mr. MARGESON: I don't know how that can be. I want to say that the money paid to Imperial pensioners since nineteen hundred and eight was paid by the Canadian Government from moneys received from the Imperial Government. So far as the actual administration is concerned—the actual payment—they have been under the jurisdiction of the Canadian Government since nineteen hundred and eight. Our Mr. Stockdale was here acting for the Imperial Government. There is another phase to it which I will take up when Mr. Willing comes to it, whether the money was actually handed out or not.

The ACTING CHAIRMAN: If these are Imperial instructions——

Mr. REDMAN: Then he can take it up with the Imperial authorities.

The ACTING CHAIRMAN: I don't see that this Committee can do anything about it.

Mr. MORPHY: My mind is not quite clear about that. I would like to ask Mr. Margeson, if this Government has nothing to do except the paying, who makes the regulations?

Mr. MARGESON: All the British Government have to do so far as we are concerned is to turn over the money to us, but they have also asked us to examine all their men here on the Imperial basis, the Imperial table, and when they once asked us to do these things on that system, through our own doctors, we did this from our own offices, and we attempt to keep the two separate as far as it is possible to keep them, but the Government looks to the Board of Pension Commissioners here to see that these men are paid and that they are correctly examined.

Mr. MORPHY: What Government?

Mr. MARGESON: The Government of Canada. The Government of Canada is responsible to the Imperial Government to see that the order is carried out.

[Mr. H. B. Willing.]

## APPENDIX No. 4

Mr. MORPHY: Those are practically Imperial instructions.

Mr. MARGESON: We have the Imperial instructions, yes.

Mr. CALDWELL: Let me put this in another way. The Administration of Canada is simply an agent of the Imperial Government to do certain things?

Mr. MARGESON: Correct. We get three per cent for carrying out their instructions.

*By Mr. Morphy:*

Q. What is wrong with that?—A. That is what we want to bring out, that the Administration formerly did and still does carry out the instructions of the Imperial Government, but you are acting as paymaster, and therefore, as it is Imperial funds and paid to the Imperial men in Canada, these Imperial men should have something to say as to who should administer these funds.

Q. Have you ever made any such representations to the Imperial Government and asked them for any relief?—A. We have.

Q. With what result?—A. They have been making considerable changes one way or the other.

Q. If you started on that course why did you come to us?—A. For the simple reason that we found out at the last minute—I only found it out in the last two days—that they sent word—I am informed that the Board of Pension Commissioners have now got practically the life or death sentence of the men; whatever the Canadian Board says is final. The boys have no appeal. They have great faith in Chelsea and and they want the idea of Chelsea carried out here.

Q. Where is Chelsea?—A. The English headquarters.

Mr. MARGESON: We have nothing of the kind. All our decisions are subject to the appeal of the Imperial authorities. They can over-rule our decisions. Every decision we make so far as the Imperial pensioner in Canada is concerned all our decisions can be over-ruled.

*By Mr. McGibbon:*

Q. On what ground do you expect this Parliament to refuse to carry out the requests of the Imperial Parliament?—A. We don't expect them to.

Q. That is what you are asking?—A. We are asking for representation.

*By Mr. Morphy:*

Q. Why don't you ask the Imperial Government for it?—A. Because the administration is now being handled by the Canadian Board of Pension Commissioners.

*By Mr. McGibbon:*

Q. Is not this a matter of Imperial authority, but it seems to me as long as you get your pensions, get the proper pension, at the proper time, it is nobody's business where it comes from?—A. You have overlooked the main point. The officer paying pensions formerly was an Imperial officer, then he was a substitute, or rather I should say an understudy, of the Imperial officer, but now you have started with the idea of appointing the officer paying pensions direct from the Board of Pension Commissioners.

Q. Well, what has that got to do with it, if you get your proper pension at the proper time?—A. In an open field the man knows he has whatever the Imperial Government says he should get.

Q. This Parliament has nothing to do with that. It is purely a matter for the Imperial Parliament.

Mr. MARGESON: I think Mr. Willing is under a misapprehension. He states that the officer paying pensions was an Imperial officer. I say he was not. Since

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nineteen hundred and eight Mr. Stockdale has been an employee of the Canadian Government and has been paid by the two gentlemen I mentioned, the Deputy Postmaster General and the Deputy Minister of Militia for Canada. He has drawn his salary from month to month from them. It is true he was born in the Old Country, but he was paid from the same fund that our present officer is paid from, and our present officer is not an Imperial officer paying pensions; he is merely a sort of senior clerk in our department, but he is considered the same as any other clerk. We had to call him something; we had to give him some title, and because he is in charge of the Imperial pensions we called him the officer paying Imperial pensions, but we might just as well have called him anything else. We have no authority to call him that; we simply gave him that title.

The WITNESS: We absolutely deny this statement that he is paid by Imperial funds. Three per cent of the money paid by the Imperial Government in pensions is paid as salaries and as office expenses in the administration of this fund. You will find it in the evidence in one of the pages of Hansard, where on a visit of the representative of the S.C.R. to the Pension Board in England the final arrangement was that three per cent should be paid as salary and expenses.

Mr. MARGESON: I do not say the fund came from Canada, but I can say that our present officer in charge of the Imperial pensions gets his money from the very place that Mr. Stockdale gets his money; the British Government pays us the money and we get three per cent.

*By the Acting Chairman:*

Q. If you do not pay it you lose?—A. If we do not pay it we lose. That comes to the point we are getting at. As long as this British fund is used, surely the Imperial men throughout Canada should have some representation on the administration.

*By Mr. McGibbon:*

Q. Have you any complaint about the payment of your pensions? Have they not been accurate and been promptly paid?—A. There are complaints all the way down the line.

The ACTING CHAIRMAN: Are there any other questions as to this clause? I don't think we have anything to do with it.

Mr. MORPHY: No, I don't think so.

The ACTING CHAIRMAN: The next is:—

"2. The question of ex-service members who have died through the results of war service, or otherwise, within a short period of discharge, having no dependents, their nearest friends being refused assistance to pay funeral expenses. We have some interesting cases to bring forward in this connection."

*By the Acting Chairman:*

Q. You ask us to pay the funeral expenses of the ex-service Imperial men?—A. I am speaking generally, for both the Imperial and the C.E.F.

*By Mr. Redman:*

Q. All soldiers?—A. All soldiers, not the Imperials alone.

*By the Acting Chairman:*

Q. You mean the men themselves?—A. Yes, there is one case I would like to bring to your attention.

[Mr. H. B. Willing.]

## APPENDIX No. 4

*By Mr. Margeson:*

Q. That is a case of death?—A. Yes.

Q. These are up before the Committee now in the case of a man who died?—A. I have one case here I would like to bring before the Committee. Our branch at Port Arthur some months ago brought to our attention the fact that a soldier had died and they had paid some two hundred and forty dollars or some two hundred dollars for his funeral expenses. They took the matter up with the Patriotic Fund and the Patriotic Fund stated that as the man had no dependents they were not entitled to pay the funeral expenses. This man had a married sister and we looked upon that married sister as a dependent.

*By Mr. Cooper:*

Q. Was her husband living?—A. No.

Q. Her husband was not living?—A. No.

Q. She was a widow?—A. Oh, I beg your pardon. Her husband was living, yes. We have a letter from Fort William addressed to the Executive Secretary of the Canadian Patriotic Fund at Ottawa, which says:—

“The writer called at the office of the local branch of the Patriotic Fund, Port Arthur, to take up with the Secretary the case of seaman Hugh McDines, and to see if a grant could be obtained from the Post Discharge Relief Fund to enable the sister of soldier named to pay the one hundred and fifty-eight dollars incurred by the family at the time of the funeral.”

“Mr. Charles stated that he had taken up the matter with your office and a ruling had been received to the effect that ‘no grant could be authorized, as he had no dependents’.

“It is argued by Mrs. J. Bradden, sister of the late H. McDines, that as he had lived at her house from the time of his discharge, May, nineteen hundred and nineteen, until his death on January twenty-sixth, nineteen hundred and twenty, and only received ninety-eight dollars and eighty-seven cents by way of compensation, that some assistance should be given to help her pay this undertaker's bill, and I know of no other fund to apply to in an effort to obtain this relief.

“If, under the circumstances, your advisory Board could see its way clear to grant any assistance in this direction, it would be greatly appreciated by this organization.”

Then we have another letter dated March twenty-seventh, nineteen twenty, from Ottawa to Fort William, which reads:—

“We are in receipt of your letter of March twenty-second respecting the late Hugh McDines, and regret very much that there is absolutely no provision under which the funeral expenses of unmarried soldiers can be paid. You will readily see that to make a grant in this case would mean that legally we should pay the funeral expenses of every ex-soldier who died.”

*By Mr. Morphy:*

Q. Would you mind a question there? You state that this married sister was a dependent within the meaning of the word “dependent?”—A. He had been living with his sister.

Q. I know, but was he paying her board?—A. Yes, certainly.

Q. How much?—A. I cannot say.

Q. How do you know he was paying board?—A. I think you will find in some of these letters that we have from the Port Arthur Branch.

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Q. What was her husband doing?—A. I cannot tell you.

Q. He may have been a wealthy man?—A. Well, even if he were a wealthy man—

Q. And supporting his wife?—A. Even if he were supporting his wife, we looked upon her as his dependent.

Q. But supposing he were a wealthy man and was supporting his wife?—A. This man who died was not married.

Q. I know that, but he had a sister whom you tried to put in the dependent class while she may have had a husband who was worth a million dollars?—A. A brother-in-law may not feel like paying these expenses.

Q. Supposing the facts are that he would pay them or did pay them and was worth about a million. Would you still call her his dependent?—A. She would not be a dependent then.

Mr. MORPHY: Let us have some evidence about these dependents.

*By Mr. Cooper:*

Q. Is there any Imperial regulation providing for funeral expenses?—A. Yes, but it is a very small amount.

Q. How much?—A. I fancy it is five pounds; I think it is five pounds.

Mr. SCAMMELL: It is exactly the same as our own.

Mr. COOPER: One hundred dollars?

Mr. REDMAN: For pensioners only.

*By the Acting Chairman:*

Q. This man was not a pensioner?—A. Here is a letter that would enlighten you on the subject:

"A ruling from Ottawa in reference to your case as regards the payment to Mr. Morris for extra expense incurred in respect to the funeral of your brother, and I regret that it is not favourable to your being able to receive any help from this fund.

The clause relating to this matter states:

In the case of seaman Hugh McDines it is regretted that no grant can be authorized as he has no dependents.

In view of this decision we are therefore powerless to assist you, much as we would like to do so.

Under the circumstances, it might be to your interest to place the circumstances, under which this obligation was incurred, before the Imperial War Veterans Association. The President is Lieutenant Charles Gorrie, care of News Chronicle, City. It is just possible they might take this matter up with you."

There is a letter here which would enlighten you on the subject. It is from the secretary at Port Arthur and reads:

"Dear Sir,—The writer called at the office of the Local Branch of the Patriotic Fund at Port Arthur, to take up with the secretary the case of seaman Hugh McDines, and to see if a grant could be obtained from the Post Discharge Relief Fund, to enable the sister of sailor named, to pay the \$158 incurred by the family at the time of the funeral.

Mr. Charles stated that he had taken up the matter with your office, and a ruling had been received to the effect that 'no grant could be authorized as he had no dependents'.

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## APPENDIX No. 4

It is argued by Mrs. J. Bradden, sister of the late H. McDines, that as he had lived at her house from the time of his discharge, May, 1919, until his death, January 26, 1920, and only received \$98.87 by way of compensation, that some assistance should be given to help her pay his undertaker's bill and I know of no other fund to apply to in an effort to obtain this relief."

Mr. REDMAN: He received that \$98.87 from the Government. That would be \$100 less exchange.

The ACTING CHAIRMAN: That would be his gratuity.

Mr. GREEN: I take it that is the amount she received.

Mr. REDMAN: No, that is all he received as compensation.

The WITNESS: He received it by way of compensation on discharge I take it. I take it he was an Imperial seaman by this—that he was an Imperial seaman in the navy.

*By Mr. Morphy:*

Q. Is there any evidence in your file to show that this man had ever lived with her before enlistment?—A. No, it is stated clearly here that he lived with her since May, 1919.

Q. After he got out of the service?—A. But he died absolutely through his service.

*By Mr. Cooper:*

Q. Following that question, was he a resident of Canada in 1914, or did he come subsequent to the Armistice?—A. I have no evidence on that point.

Q. You could not tell whether he was a married man?—A. The point I want to bring out is this: That with regard to men who have died subsequently by reason of wounds or weakness, occasioned by their war service, it is up to the country to see that that man gets a decent burial.

Mr. MARGESON: I think I can clear this up. I do not know about this particular case, but section 17 of the agreement with the Imperial Government states that in the event of the death of a disabled man as a direct or indirect result of the disability for which he was pensioned, the Department of Soldiers' Civil Re-establishment at its option may pay an allowance towards the cost of funeral, provided that such allowance does not exceed the sum of \$100. I do not know why it was not paid in that case.

The WITNESS: He was not a pensioner.

Mr. MARGESON: Then he is not in any different position from a Canadian soldier who is not a pensioner. Under present regulations we cannot pay funeral expenses. The matter is before your Committee now.

The CHAIRMAN: The matter is up before our Committee. They applied to the Patriotic Fund over which we as a Committee had nothing whatever to do.

*By Mr. Morphy:*

Q. There has been no application to any Department?—A. No, we found out that the Patriotic Fund was the only place we could get any help from.

Mr. MARGESON: There is no provision under the Act to cover that case.

The CHAIRMAN: You are considering that class of case before the Committee. There is a number of them. Then we come to No. 3, *re* treatment of officers.

The WITNESS: I have to say on that ground that I understand from the officer paying the pension that the question of the treatment of officers has been adjusted; that is since the last ten days—that instructions have been received from the Imperial Government to pay.

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*By the Acting Chairman:*

Q. You do not want to bring that up?—A. No, that item is off. I would like to bring up another in place of that.

The CHAIRMAN: Then No. 4 reads:

“4. Question of pre-war pensioners (Imperial) who re-enlisted in the C.E.F. during this war. See copy Army Order, War Office, 13th September, 1919.”

The WITNESS: That is the case of men who have seen service in the Imperial Army, have come out to Canada to live, and when war broke out, rather than go overseas, they have volunteered their services to Canada. They served as instructors. We have one particular case of an instructor named Sergeant-Major Barley. I will read what the officer has to say about this man.

*By Mr. Cooper:*

Q. Was he an Imperial service or discharged man?—A. Discharged over age. The officer says:

“To whom it may concern:—

This is to certify that I have known the bearer Sergeant-Major Barley for the past three years, and I cannot speak too highly of the efficient manner in which he has carried out his many and various duties. He knows his work thoroughly well, and I have always found him trustworthy and reliable.

Owing to his long service he was especially useful in the training of young non-commissioned officers. He was a musketry instructor at Camp Hughes during the summer of 1915. At the close of the camp he was detailed to assist Lieut.-Colonel Bradbury, O.C. 105th Overseas Battalion in the formation and training of this unit, and he did this work with entire satisfaction. He was in charge of the rifle ranges at Camp Hughes during the whole period of the camp—1916. At the close of the camp in 1916 he was detailed as an assistant instructor at the Machine Gun and Bombing Schools of Instruction, and is still performing these duties with satisfaction.

(Sgd.) R. A. T. ALTON,

*Captain.*

(late) General Staff Officer

M.D. No. 10.”

This case we took up immediately with the Royal Hospital at Chelsea, hoping we could get him, in view of his age, and being unfitted now for civilian life, a better pension. He was an old-time pensioner, drawing a pension for twenty years' service in the Imperial Army. The Royal Hospital, Chelsea, replied, under date April 9, as follows:—

“With reference to your letter of the 8th ultimo, on behalf of Mr. W. J. Barley, late No. 2191 Sergeant, 3rd Dragoon Guards, etc., I am directed by the Lords and others, Commissioners of this Hospital, to inform you that only those pre-war service pensioners who re-enlisted or were granted pensions and rendered satisfactory service with a unit paid by British military funds during the great war are eligible for reassessment of pension under the Army Order 325 of 1919.”

We also took the matter up with the Army Council, feeling we had not reached a final decision even yet. We got a letter back from the War Office under date May 1, “*Re Old-age Pensioners—*

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## APPENDIX No. 4

"SIR,—In reply to your letter 8th April, I am directed to acquaint you that the increase of pension at the ages of 55 and 65, provided for by Army Order 325, of 1919, can only be granted to those soldiers who are eligible for pension under that Order, viz., pre-war service pensioners who have rendered satisfactory re-enlistment service 'paid from Imperial Army Fund' during the war and soldiers awarded pensions after the commencement of the war.

"In these circumstances it is regretted that those pre-war pensioners who served again with the Canadian forces are not eligible for increases in respect of age."

Mr. Chairman, on that point we want to ask this Committee's respectful consideration of that matter, that all these men have given wonderful service in the C.E.F., and they are losing at the rate of five pence a day at the age of 55 and seven pence a day at the age of 65 through having served in the C.E.F. in preference to going back to England and acting as instructors.

*By the Acting Chairman:*

Q. These men are still alive?—A. Yes, and there are numbers of them throughout Canada.

*By Mr. Cooper:*

Q. Long-service pension cases?—A. Yes; we want to get the Canadian Government to see that these men suffer nothing through their patriotism to Canada.

*By Mr. McGibbon:*

Q. Have we not a committee to deal with special cases?

Mr. McCURDY: I suggest that the point be taken under advisement by the Committee.

The ACTING CHAIRMAN: I will ask the secretary to make a note of it.

*By Mr. Morphy:*

Q. With regard to these men of that class, some were paid by the Canadian Militia Department, the Canadian Government, and others by the Imperial Government. That is true, is it not?—A. I understand that all instructors were paid by the Canadian Government; some of them were brought out to Canada specially for instructional work, but I am speaking of men who have lived in Canada a great number of years prior to the war.

Q. I am told the Canadian pay was greater than the English pay. Was that so?—A. Most decidedly, as instructors.

Q. To what extent?—A. I do not know the Canadian standard rate for a sergeant instructor, but I think a private in the Canadian service gets \$1.10 a day, and an Imperial 25 cents, and in proportion, according to the rank, the officers are paid more.

*By Mr. McGibbon:*

Q. They gain financially by serving in the Canadian Army rather than in the Imperial Army?—A. It would be to their financial advantage to serve in Canada rather than to go to Great Britain.

Q. I have no doubt that was the consideration.—A. It might be some consideration, and the other consideration would be their families being resident in Canada, more than possibly the money consideration.

*By Mr. Cooper:*

Q. Before you pass that, in this particular case do you know if this man is drawing a full long-service pension, or only a modified pension of eighteen years. If

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he is drawing the full twenty-one years' long-service pension, then there will be no increase coming to him, either from the Imperial Government or any one else, but if he is only drawing a modified pension in such a case, he would want to add the extra years of service?—A. I have all the papers of his service. I could not say whether it is twenty-one years or whether he is drawing a modified pension or not, but we have all his discharges. The reason I have mentioned it, I have read these letters with a view of showing that it is impossible to get the Imperial Government to do anything in the matter.

*By Mr. Morphy:*

Q. Just there, that is a remarkable statement. You say it is impossible to get them to do anything. What claim have you upon the Imperial Government to get them to do more than they have done?—A. Well, there is no claim whatever on the Imperial Government.

Q. No claim on the Imperial Government. What claim have you on this Government?—A. For their good service as instructors.

Q. For which they were paid a greater sum than the Imperial Government would have paid them?—A. At the same time they suffered a disadvantage by joining the C.E.F. They have unwittingly possibly done themselves out of the increased pension. They should not be made to suffer by reason of their service.

*By the Acting Chairman:*

Q. If they had gone back to the Imperial they would have had an increase in their pensions?—A. Yes, five pence at 55 years of age and seven pence at 65 years of age.

*By Mr. McGibbon:*

Q. But deducting the extra they got from the Canadian Government for their service, what is the balance?—A. This is for life. We do not know how long he is going to live.

Q. You have not the figures?

Mr. NESBITT: We have a memorandum of that.

*By Mr. Morphy:*

Q. It is your idea the Government of Canada should make it up to the Imperial pay?—A. I feel that it is such a small matter that it would be an act of justice to these men—

*By Mr. Redman:*

Q. How much would it be?—A. Five pence a day—ten cents a day.

*By Mr. McGibbon:*

Q. Why should we give those men a pension any more than our Canadians who stayed at home as instructors?—A. If a Canadian had given the service these men did, they would get it.

Mr. MCGIBBON: Not necessarily.

Mr. McCURDY: The door is closed to this man having his case reviewed. There is no court to review it. The Army Council decided that because he did not re-join the Imperial Army his pension cannot be renewed; so that it seems to me he is forced back to have his case reviewed. The recommendation seems to me to have considerable merit.

The ACTING CHAIRMAN: Well, we have made a note of it.

Mr. MCGIBBON: I want to get this clear, that this is long-service pension.

Mr. McCURDY: I have no doubt the Committee will give it consideration.

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*By Mr. McGibbon:*

Q. This is a long-service pension, not a disability pension?—A. No, no.

Q. You are asking for a pension for service in Canada for an Imperial which we would not give to a Canadian?—A. No, we are not asking a pension, but a small bonus.

Q. You are asking for something we would not give Canadians?—A. You would give it to a Canadian under such circumstances. If a Canadian had served for that length of service in England, I have no doubt Great Britain would undoubtedly give assistance.

*By Mr. Morphy:*

Q. Why do you say that? Are you positive of that? I am told it is not so?—A. Well, I believe in British justice.

Mr. MARGESON: If he were a Canadian pensioner and had taken his discharge from the Canadian army and afterwards served either in Canada or overseas in this war, unless he was disabled there is no increase of time given to a Canadian—if he were a Canadian either here or overseas—I think you are mistaken.

The CHAIRMAN: Do they not add the additional time to his long-service pension?

Mr. MARGESON: Not unless he had not drawn the pension, not unless he were still in the permanent force. If he had taken his pension and was discharged he could not be retained. Our Canadian boys have been asking that all over the country and have been turned down.

The ACTING CHAIRMAN: We will make a note of it and look into it.

Then number 5—

“Imperial men question *re* one man medical boards. Imperial men are entitled under Ministry of Pensions instructions to three men medical boards. They are being boarded throughout Canada by only one medical officer.”

The WITNESS: Mr. Chairman, that is a very important point to bring up. I think that even the members of the C.E.F. are of the opinion that one-man medical boards are absolutely wrong. In Great Britain, at Lancaster Gate, or in any of the large centres we were used to having two men attached to the R.A.M.C., and one civilian practitioner as an umpire for the man; and if two of them disagreed the man was again immediately boarded by another board, and in the final result the majority would rule in regard to what pension he would receive. But the practice as carried out in Winnipeg and throughout the centres in Canada, is for the doctor to see the man alone. The doctor possibly recommends that he go to a specialist. He goes to a specialist, but there is only one there. If it should happen that the doctor has anything in his mind, supposing he has some little kink in his brain about that man, the man might not receive the justice coming to him. Doctors are liable to err, as well as any other individuals. In fact, we very seldom see three doctors agree on any particular case.

*By Mr. Morphy:*

Q. You are putting a hypothetical case. Can you give us a case showing any abuse on the part of a one-man medical board? Give us some specific case that has come to your knowledge showing abuse.—A. My experience at the office in meeting pensioners after being before medical boards is that every Imperial man that comes before a board registers a kick and protests, every one of them. There is not one who is satisfied with the present system of one-man boards.

Q. You cannot give any specific case?—A. If you give me time enough I could bring you a hundred cases, I could bring you thousands of cases throughout Canada. I believe that the members of the C.E.F. feel just as strongly upon that.

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*By Mr. Peck:*

Q. I would like to ask if the Imperial pensioners get the same treatment from the medical boards as the Canadian pensioners?—A. As far as we know.

Q. The Canadian pensioners have one-man boards the same as the Imperials?—A. Yes. The only point we raise is this: as long as it is being paid for out of the pockets of the British tax-payer for pensions, and the British system is a three-man board, and the men themselves get fairer play, if they are paying for the cost of administration, I think it would not matter to the Canadian Board of Pensions if they accede to the request of the men.

*By Mr. Morphy:*

Q. Just because the man thinks so, whether it is so or not?—A. No, not because he thinks so, but because he does so.

*By Mr. McGibbon:*

Q. Has he not the right to appeal if he is dissatisfied?—A. He has the right to appeal and he will get the same treatment that a man got in Winnipeg when he was called up and practically scolded.

Q. He has the right to appeal for a three-man board if he wants it?—A. Not a three-man board, that we know of. We have only a one-man board.

MR. MARGESON: Perhaps I can make it clearer. So far as the Board of Pension Commissioners are concerned, we would just as soon have three doctors or fifty doctors, if we had the doctors. But our medical staff is very limited in number, and in the city of Winnipeg to-day, if my memory serves me right, in the Winnipeg District office we have five or six doctors, five at this moment, I think. If a Canadian pensioner goes before the doctor with an ordinary simple disability that is easily graded, such as the loss of a finger, or something of that kind, one man can settle that case. But if a man has anything complicated, such as heart trouble or rheumatism or paralysis, or something of that description, it is always the practice for the doctor to call in his assistant. They go over the man and tell him what his disability is, and what his percentage will be; and if he is dissatisfied he gets an appeal, and he has again the privilege of bringing in his private doctor, his own family doctor, for whom we pay the fees. That is the procedure with the Canadians, and that is the procedure with the Imperials. It may be that Mr. Willing knows thousands of cases where the men are dissatisfied. If he does, we get no such complaints in our office from either Imperials or Canadians. So far as I know, those doctors, who are all returned doctors, are doing everything they can in the various districts to make the men's lot as happy as it can be. If he knows of a case where they scolded the man, if he will write to the Board of Pension Commissioners and we find that the statement was well founded, that doctor would be immediately discharged. I think it is the duty of Mr. Willing to let us know it, so that we can get an explanation of it. I never heard of it in my life in any district office in this Dominion, and so far as I know, it will work out all right. The point is that the Imperial Government has given instructions to use exactly the same machinery in dealing with their men as we have for dealing with our own, and so long as it is good enough for our own, we feel it is good enough for the Imperial soldier. If it is good enough for neither of them, we will change it.

THE WITNESS: Is it a fact or not that you have on file in the office of the officer paying pensions stacks of correspondence and complaints in regard to boards and so forth, and in regard to medical treatment? I had a case a little while ago where a man was sent from Port Arthur to Winnipeg. I cannot go into the details of the case, because there are ladies in the room, and I would not like to say anything. It was a trifling trouble. He went all the way from Port Arthur to Winnipeg and was sent back to Port Arthur almost immediately. He said that when he got to Win-

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## APPENDIX No. 4

nipeg he only saw one man. That man's evidence was no good in that man's case, but they altered his pension from 50 per cent to 25 per cent, but they have put it back again to 50, I believe.

Mr. MARGESON: I have no knowledge, so far as this specific case is concerned. The officer was in our office here for twenty-four hours, and if we had known about it we would have taken it up. I would be very glad to look up the file to get the facts. Whatever was done in this particular case, I am certain there was reason for it. I would be very glad to take it up with Mr. Willing, and if there has been any error it will be corrected. Of course, I am not saying that among the 90,000 cases that have been dealt with there are no kicks, but the number of kicks are infinitesimal.

The WITNESS: Is he familiar with the Imperial Pensions office? It was only taken over recently. Mr. Weldon is present from the office, and he could state whether or not there are thousands of letters on file and it has taken them weeks and weeks to catch up with the complaints and so on with regard to medical boards and other complaints in regard to the payment of Imperial pensions.

Mr. MARGESON: Mr. Weldon is one of our assistants. The point, I take it, is that they are not satisfied with the medical examination.

The ACTING CHAIRMAN: Yes.

Mr. MARGESON: That is the complaint. I would like to ask Mr. Weldon if they are kicking over the amount of pension or of disability that they have been awarded by our doctors in the districts and whether there are thousands or five hundred letters or two hundred letters about that.

The ACTING CHAIRMAN: I will ask that question. Have you many complaints, Mr. Weldon, as to whether the medical boards are doing justice or injustice?

Mr. WELDON: We have some complaints, but not thousands nor hundreds. There are some complaints.

The ACTING CHAIRMAN: What do you do with them?

Mr. WELDON: We do our utmost to get the men reboarded, get them to send evidence from any doctor or from any reliable source they can, and we accumulate the evidence and then have their case looked over again.

Mr. MCGIBBON: There is no difference of treatment between the Imperial and the Canadian, is there?

Mr. WELDON: No, our stand has been ever since we have been dealing with those men, since 1914 particularly, to put them on the same footing and give the Imperial man exactly the same as he would get if he were a Canadian.

Mr. MCGIBBON: Has he the same privilege of appealing?

Mr. WELDON: Exactly the same. We put ourselves out to give him that privilege and try to help him in every way.

The WITNESS: The machinery is not in motion at the present time for appeal boards. Only a week ago, a man came into the office and claimed that he had asked the Canadian Board of Pension Commissioners to grant him an appeal board, and the man told me that he was simply sent for and asked a lot of questions and was not boarded again at all. They told him to apply to the Board of Pension Commissioners, which he did. There should be something done to remedy a condition of that kind.

Mr. MARGESON: You admit that he got his appeal?

The WITNESS: He did not get his appeal board, and that is going on right along. There has been a distinction up to the present, and if the Canadian pensioners are under the administration of the Canadian regulations, we want the same treatment for the Imperial men as the Canadian boys are getting.

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*By Mr. McGibbon:*

Q. You have just been told that you are getting it.—A. I maintain that they are not getting it.

*By Mr. Chisholm:*

Q. Mr. Weldon has said there are not hundreds of complaints. Would he say what is the general complaint?

Mr. WELDON: The general complaint, as it strikes me, is from the Imperial pensioners in Canada who have previously been examined by the medical officers of the Militia Department in the Military Districts throughout Canada, and in many cases my opinion is that their rates and percentages will show higher than they are by the Canadian Board of Pension Commissioners, due perhaps to the man going into the office and saying, "I am a poor Imperial man; please raise my disability so that I will get an equal pension."

The ACTING CHAIRMAN: You say that they were examined by the Militia Department.

Mr. REDMAN: Under the old low rates.

Mr. WELDON: Yes, and it puts the Board of Pension Commissioners in rather a difficult position.

Mr. PECK: Are you speaking of complaints from pensioners?

Mr. WELDON: Every kind.

Mr. PECK: Do you know whether the larger number of complaints are as to percentage of disability?

Mr. WELDON: That is what I wanted to convey. It is due to the fact that there are some who were examined previously by the officers of the Militia Department.

Mr. PECK: The greatest complaint is as to the percentage of disability?

Mr. WELDON: The class of complaint that we get is more in that than in any other.

Mr. PECK: Then you would hardly say a few; you have a considerable number?

Mr. WELDON: That is the majority of kicks we get.

Mr. CHISHOLM: But there are not hundreds?

Mr. WELDON: No.

The WITNESS: That is the point I am speaking of exactly. We have had fairer treatment from the medical officers of the Militia Department than the boys are receiving from the Board of Pension Commissioners.

*By Mr. McCurdy:*

Q. Do you mean more generous treatment?—A. No, I consider those officers have been perfectly just. I do not want to cast a slur on the officers of the Militia Department because I consider they have treated us fairly and I have no reflections to make against them.

*By Mr. McGibbon:*

Q. Are you an authority on physical disability?—A. Only so far as I am in contact with the men.

Q. I do not think you are an authority at all?—A. I am speaking of fairness of treatment.

Q. And by inference you are slurring the others?—A. Something has to be done when the Board of Pension Commissioners are slashing pensions wholesale.

Mr. MARGESON: I deny that. It is not the case that we are slashing pensions wholesale. The Imperial pensioners, so far as we are concerned, are getting the same

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treatment as the Canadian pensioners, no more and no less. If a man is 20 per cent disabled under the Canadian regulations and is drawing a 50 per cent pension under the Imperial regulations, surely the Imperial Government would not want us to recommend 50 per cent if he is only 20 per cent. So far as the old Militia Department officers are concerned, I make this statement now, that the militia officers knew nothing whatever about estimating disability, and no man who has not studied that matter can do so. I think any doctor would back me up in that. So far as a man's disability was concerned, they had no knowledge, and they could not do it. Now, when they come before us, in some cases they get less, and the less they get the more they kick. They get less because their percentage of disability is estimated by men trained in that work, and they get what they are entitled to. If they expect more than they are entitled to, then we can understand their kick. I will put any decision we make before any independent board in this country and will be willing to abide by the result.

Mr. AHERN: That is the same procedure that is followed up now.

The WITNESS: The complaint is that the Board of Pension Commissioners are cutting the pensions down—unreasonably it seems to us.

*By the Acting Chairman:*

Q. Might I suggest to the Committee to get over this clause, that if Mr. Willing has any special cases he submit them to the Committee and we will investigate them.

Mr. MORPHY: I think the Committee are entitled to them.

The ACTING CHAIRMAN: I would suggest to the Committee that if Mr. Willing has any special cases he submit them to us.

The WITNESS: I will be very glad to put the names of two boys before you now, one boy suffering from a very severe facial disfigurement.

Q. Give us his name and number?—A. George Duffield. I cannot give you his regimental number.

*By Mr. Redman:*

Q. Is he from Winnipeg?—A. Yes. The next case is that of F. Wells. He had shrapnel in his chest, and it is still discharging the same as it has been ever since he was discharged from the service. He has a hemorrhage every day from his wound.

Mr. MARGESON: He ought to be in a hospital.

The WITNESS: This man appeared before the Canadian Board of Pension Commissioners. He had received a hundred per cent disability from the Imperial Board and the Canadian Board of Pension Commissioners cut him down very considerably.

*By the Acting Chairman:*

Q. Can you give us their numbers?—A. No, sir, I cannot.

The ACTING CHAIRMAN: We will now pass on to number 6.

“Question of re-establishment as it affects Imperial men. War gratuity has gone in most cases to repay passage money already paid out for ex-Imperial men to bring their wives and dependents back to Canada. Fully fifty per cent Imperials not yet re-established. Wish to bring this point very clearly before the Committee.”

Of course, the Committee are now considering the general question of re-establishment. Do the members of the Committee want to ask any questions on that clause.

Mr. REDMAN: I think he should explain it.

The WITNESS: Before you reach that night I take up another point that has come up since I arrived in Ottawa.

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The ACTING CHAIRMAN: Yes, certainly.

The WITNESS: It is this. I have found out upon going to the Pension Office here that it is the intention of the officer paying Imperial pensions to pay these men in pounds, shillings and pence for the first time in the experience of the Imperial pensioners in Canada, and not at the current rate of exchange. They intend to pay the men in pounds, shillings and pence, although since September of last year there has been authority from the British Government that the Canadian pensioners, who were here prior to nineteen hundred and fourteen should receive their pensions at the same rate as members of the C.E.F., paid for out of British funds.

The ACTING CHAIRMAN: May I explain that to the Committee. In last fall's Committee among other things we recommended—those of you who were on that Committee will distinctly remember this—we recommended that the Imperial pensioners' cheques or their pensions be paid in Canadian currency. That is to say, that the Government bear the expense. The recommendation was included in the recommendations for forty million dollars by the Committee. That forty million dollar recommendation was principally for unemployment, but there was a time set by the Government through Order in Council for the expiration of that grant. We had this discussed this morning and it appears that the Pension Committee went on and paid the exchange, the difference in the exchange, and it appears that that forty million dollar recommendation expired on the thirty-first of March, and, therefore, the Pension Committee continued to pay April and May, then they were brought up short by the Finance Department saying there were no funds provided for it. That came up this morning not officially, because there was not a quorum present. I undertook to see the Government about it at lunch time. I could not find Mr. Calder, but I spoke to the Finance Minister and I spoke to Mr. Rowell, and both of them agreed with me that it was not the intention of the Committee that it should expire at the same time as the unemployment amount should expire, and they would see that this was attended to.

Mr. MCGIBBON: Just in that connection I might draw your attention to the fact that the matter is not reversed.

The ACTING CHAIRMAN: What is not?

Mr. MCGIBBON: The British Government does not pay the exchange over here.

Mr. MARGESON: The British Government does not make any payments in this country. We make them all.

Mr. MCGIBBON: They make some in this country. I have brought this up before.

Mr. MARGESON: The British Government just deals with the current rates. I will tell you what we have to do about that, since we had the conversation this morning. The Imperial cheques do not go out the same day as our own cheques. They are paid every twenty-eight days, therefore the Imperial cheques should be in their districts for June, by the ninth or eleventh of June. Now, in order to get them away by the ninth or eleventh of June they will have to leave on Saturday. Their cheques are all prepared, are all ready. They are made out in pounds, shillings and pence, but if the Government will provide us with the funds—and I sincerely hope they will do that—we are putting an endorsement on the backs of the cheques in which a man has to state that he was a pre-war resident of Canada, and if he is a pre-war resident of Canada then he can cash that cheque at \$4.86½, par. If he were not a pre-war resident of Canada then he will have to take his at current rates, because the original Order in Council only dealt with men here—who were here prior to the war.

The ACTING CHAIRMAN: And became domiciled afterwards?

Mr. MARGESON: Yes, and who became domiciled afterwards. Now, here is a point that Mr. Willing has evidently forgotten, that since that Order in Council went through we have not only made up the cheques for the pre-war residents, but

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since the war we have paid every Imperial man at par to this date, whether he came since the war or not.

Mr. CLARK: Under what authority?

Mr. MARGESON: Under no authority. We will have to get an Order in Council to legalize that. As a matter of fact, I did not know until now that we did not have the authority.

Mr. MORPHY: Surely Mr. Willing has no objection to that?

The WITNESS: Mr. Chairman, I am very well satisfied on that point, that Colonel Margeson has just raised, as to the way the cheques will be marked. That will certainly eliminate a lot of correspondence and hardship.

Mr. MARGESON: I think that will clear it up so there will be no difficulty whatever.

The ACTING CHAIRMAN: I would like to get the views of the members of the old Committee, that I was right in my view that we did not intend that this should cease when the unemployment funds ceased.

Mr. CLARK: No, it was not intended.

Mr. MARGESON: You understand why we cannot carry on?

The ACTING CHAIRMAN: I appreciate that, and I took it up with the Government this morning.

Mr. McCURDY: Who bears the loss on the Imperial cheques.

Mr. MARGESON: The Canadian Government bears the loss on these cheques.

Mr. MCGIBBON: But any Canadian boys who were paid off for any reason by the Imperial Government lose the exchange?

Mr. MARGESON: They lose it.

Mr. MORPHY: Perhaps Mr. Willing might take that up with the Imperial authorities to see if he cannot get them to do something for our own boys.

The ACTING CHAIRMAN: Mr. Willing has another item—

Mr. MORPHY: No; it is another case. These Canadian boys all lose money.

The WITNESS: The Canadian boy that is paid—

Mr. MORPHY: Out of British funds.

The WITNESS: You mean residents in Great Britain?

Mr. MCGIBBON: They lose the exchange. The British Government would not pay them at par.

*By Mr. Margeson:*

Q. Have you any idea how much is lost?

The WITNESS: No, I cannot say exactly.

Mr. MARGESON: The Canadian Government is paying between thirty thousand and forty thousand a month in exchange to Imperial pensioners at the present time.

Mr. McCURDY: How much?

Mr. MARGESON: Between thirty and forty thousand dollars a month.

Mr. MCGIBBON: They won't pay five cents to Canadians.

The WITNESS: Nearly a year has elapsed since the date—we were speaking of the adjustment of the third of September, nineteen hundred and nineteen, to the Canadian scale. The men are complaining throughout Canada that it is over a year since the armistice and they are not getting their pensions on the Canadian scale. I understand from the officer paying pensions that ninety per cent of the widows have been adjusted, but the other ten per cent should have been adjusted long ago, and the men have not received a penny of the money that the British Government authorized to be paid on the Canadian scale last September.

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The ACTING CHAIRMAN: There is a whole lot of red tape about it. Mr. Margeson might explain that.

Mr. MARGESON: With the details of these payments I am not as familiar as Mr. Patterson, the officer paying Imperial pensions, but you must bear in mind that so far as the Board of Pension Commissioners we did not take this over until January of this year. I think the Order in Council went through on the nineteenth of January, nineteen hundred and twenty, when we took it over. The reason of the delay prior to that time on the part of the Old Imperial Officer could be much better explained by one of our officials than by myself. I would like to have Mr. Patterson explain it.

The ACTING CHAIRMAN: Is it satisfactory to the Committee that Mr. Patterson explain it.

Mr. S. V. PATTERSON called, sworn and examined.

*By the Acting Chairman:*

Q. Now, Mr. Patterson, will you explain this to us?—A. When we first took over the administration of Imperial pensions it was proposed that we should carry on and make the assessments at par or at the districts as the case may be under the Imperial scheme. The Veterans' Association objected to Canadian doctors making an award under the Imperial scheme. They insisted that we should get the Imperial doctors to make the award, and the result was that some thousand cases were forwarded to England to have an Imperial award made. The Imperial authorities have taken no action on those cases to this date and have advised us that they are going to return them all in order that we might make the assessment here. So far as this delay is concerned I think it is up to the Imperial organizations, the Imperial Veterans' organizations, as they insisted that these documents be sent to England for assessment. Had they not done so the machinery that is at the present time in force, and was then in force, would have taken care of these cases, or probably a big majority of them, and a large number of the men would have had the option presented to them before this time of taking their pensions under the Imperial or Canadian scheme.

The ACTING CHAIRMAN: Explain that "either the Imperial or Canadian scheme." You mean to say that the tables are a little different?

Mr. PATTERSON: There is a difference in the tables of disability. The two do not correspond, I mean for like disability. There might be a difference in percentage. They do not correspond in all respects, but they do in some.

Mr. BURGESS: There is a slight difference in the basis used in measuring the disability. At the present time there is a medical officer attached to the Imperial office, learning that system, and he will very shortly be in this country.

Mr. WILLING: Might I mention right there the reason that caused the delay was a protection for our men. If we had accepted the Canadian scale our men might have suffered considerable loss; they might have lost as high as twenty per cent in some cases and ten per cent in other cases, and, also, the current labour market is the basis upon which you base the Canadian pensions. The British Government do not recognize the labour market; they recognize the pre-war occupation of the men, and the men might have suffered a great deal under the Canadian scheme. They recognize the fact that if he was a lawyer and could not follow the legal profession any more that man they consider is suffering a greater hardship than the man who is a labourer possibly carrying earth from one place to the other and that man would not suffer financially the loss of the man who was a lawyer and who could not follow his profession. Therefore, the British Government allow the difference between what he is now able to earn and the amount of money he was formerly able to earn. They compute his pension on that basis. It was impossible for the Canadian Board of Pension Commissioners to go ahead in defiance of the Royal Warrant.

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Mr. BURGESS: That is not correct. A man who is an amputation case under the Royal Warrant gets the same amount whether he is a lawyer or a ditch digger. He gets the same pension. I think, Mr. Willing, you are under a misapprehension about that. They do not consider pre-war occupation.

Mr. PATTERSON: Mr. Willing has reference to a scheme whereby the Imperial pensioner is allowed to make a claim for an alternative pension based on the pre-war earnings. If he can show that the pre-war earnings would amount to more than he would get from a pension under a straight disability scheme he might make application for an alternative pension.

Mr. WILLING: I might state that applies to the widows. We consider it is the best scheme that can be devised. If the woman's husband before he dies, or before he is killed in action, was earning six pounds a week, the British Government take that into consideration in regard to the amount of pension she shall receive; and, also, in the case of a man where it is to the man's advantage—

The ACTING CHAIRMAN: That is not our basis.

Mr. MARGESON: There is one point I want to make clear in this connection. Whatever may have caused the delay (I am not saying that Mr. Willing is not right in asking that these go forward) all I want to point out is that the mere fact that we had to send these forward was what caused the delay and the Board of Pension Commissioners is not to blame. We cannot get the replies back from the Old Country. As stated, we have about a thousand or sixteen hundred at the present time and they have been there for a month, and we cannot get them back, and they have not gone over them and they are shipping them back to us and they say "we want you to go over these yourselves," and then if they are not satisfied with our decision they will go over them again. It is not our fault. I am not saying Mr. Willing is not right in asking to have it done, but I want to make it clear that it is not our fault, and I want to say that the Imperial pensioner is not out any because his pension has gone on all the time at the old rate, and his cheques have been paid without exchange, at the higher rate, and Canada has been paying the difference in the exchange during all this period. so, I do not think there is anything extremely serious in the matter. We will clean them up just as soon as we can get the files, but until we get them we cannot do anything further.

The ACTING CHAIRMAN: If anything is coming to the pensioner he will get it?

Mr. MARGESON: Yes, he will get anything that is coming to him, and if we are wrong in any way we will do our utmost to right it, and see that he gets exactly the same treatment as the Canadians, no better and no less.

Mr. COPP: What have we got to do with that?

The ACTING CHAIRMAN: It is purely a matter of courtesy between Governments.

Mr. COPP: It is the Imperial Pension Board who is asking them to do their work.

Mr. WILLING: The Canadian Pension Board are now altering the rules and regulations.

Mr. MARGESON: And I say we are not. We are carrying out the specific instructions of the Imperial Government absolutely to the letter and if we are not doing that right the Imperial Government will set us right. We are only doing exactly what they have asked us to do.

Mr. COPP: So far as I, a member of this Committee, am concerned, I will say this: If there is no complaint in regard to the fund over which our Canadian Pension Board has control I do not see what we have to do with it and I do not want to stay here and bother about it.

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Mr. CHISHOLM: You say you have to wait a month for replies?

Mr. MARGESON: Yes, the only difficulty is that the British Government has not had time to attend to them. They wanted us to do it in the first place. We sent them over in order to help them out—the Imperial Veterans at whose instance we sent them over in the first place, as we wanted to help them out, but the Imperial Government shipped them back and said “Look after them yourself, these men are in Canada.”

The ACTING CHAIRMAN: Gentlemen, we will have to get along. As I understand it the Imperial Veterans asked that these pensions be looked over by the Imperial Government and we sent them over. Now then, the Imperial Government have not had time to take care of them and they sent them back, in the meantime, for our people to look after, and they are returned and revised by the Imperial authorities. In the meantime the Imperial pensioners are being paid on the basis that has been struck and if anything is wrong about it it will be corrected when they go back to the Imperial Government. That is all we can ask.

Mr. PECK: I would like to make one point clear because I myself must be under a misleading impression. Does the Pension Board lose thirty or forty thousand dollars a month on exchange, and is that policy to continue?

Mr. MARGESON: That is our policy as long as the Canadian Government furnishes us with the fund.

Mr. CHISHOLM: That is Canadian money?

Mr. MARGESON: Yes.

Mr. CLARK: Last year we asked that the forty million dollars should cover the following expenditures:

“A. Free clothing to S.C.R. patients.

“B. Pay and allowances to trainees taken on strength of S.C.R. and subsequently not approved.

“C. Care of neurological and sub-normal cases.

“D. Necessitous cases—pensions—under arrangement with the Patriotic Fund.

“E. Cashing cheques at par for Canadians who joined Imperial Units.

“F. Loans to retrained disabled men for tools and equipment.

“G. Loans to disabled men for training and education.”

And the Government has been carrying out the recommendations of that committee?

The ACTING CHAIRMAN: That was recommended by the Committee last fall, Colonel Peck.

Mr. WILLING: In order to close this thing up; you have been getting away from the idea. The boys have been getting their old pensions and still are getting them at the old rate which is not the same as the Canadian rate. Now, Colonel Margeson says an adjustment will be made but in the meantime they are suffering hardships and have been since the third of September, nineteen nineteen, and we want to know when that will cease and if they will get their back money.

Mr. MARGESON: I might say that I am in hopes that the organization we have now—Mr. Willing has seen it, and I think he is satisfied it is sound—I am in hopes that if these men will obey our instructions and come in for medical re-examinations under the Canadian doctors and will fill out the forms which we are sending out and which they are not doing now (we are not getting back ten per cent of them) they are not only not helping themselves but they are hindering us in our work in getting the replies, and if Mr. Willing will use his influence as an officer and member of the Imperial organization to urge these men to co-operate with us I will say that in two

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months they will be cleared up and adjustments made back to the first of last September; but if they do not co-operate, God knows when they will get it.

Mr. WILLING: The next point I want to take up is to ask for further consideration of the matter of former war pensioners. Former war pensioners have just been granted by the British Government the present rate of pensions. That has been granted the South African veterans. They can be re-assessed and given the present-day pensions and can have a new medical board. We want to ask this Committee that you treat these men who have lived in Canada for fifteen or twenty years, since they received their disability as Canadian citizens, that you will help the British Government and will pay the difference to put them on the Canadian standard.

The ACTING CHAIRMAN: They are long-service men?

Mr. WILLING: No, disabled pensioners only.

Mr. MCGIBBON: Suffering from disabilities incurred in the British Army?

Mr. WILLING: Suffering from disabilities incurred in the British Army in South Africa or former wars.

The ACTING CHAIRMAN: Were they in Canada before the South African war?

Mr. WILLING: That is hard to say.

The ACTING CHAIRMAN: If they were citizens of Canada before the South African war, the Committee is now considering them. If they were not, it will be up to the Imperial Government.

Mr. CLARK: Are you asking that the men who lived in England and enlisted in England and went to South Africa during the war and then came to Canada—are you asking that they be paid by Canada?

Mr. WILLING: I am asking this for all former war veterans.

Mr. MCGIBBON: You would take in the whole British Army?

Mr. WILLING: Oh, no. Some of them have been living here for fifteen years, and they think that as they are paying our taxes every year they have the right to think that the Canadian Government should help them when they get old.

The ACTING CHAIRMAN: If they were citizens of Canada when they went to South Africa, this Committee is now considering them; but if they were not, I am afraid that we cannot consider them.

"7. Question *re* medical repeal boards being constituted."  
That has been constituted.

Mr. WILLING: This case is one that I want every member of the Committee to hear about. It is the case of a man who was a Canadian citizen and is a Canadian citizen. He saw service first of all in the C.E.F. He joined up, and then the doctors said he was not fit for service in the C.E.F. and discharged him. He still thought he had not done all he could, and he joined the Royal Air Force. His name was H. S. Taylor. He made application at the post office in Winnipeg for service in the Department of the Post Office and he was accepted.

Mr. COPP: How long was he there in the Air Force?

Mr. WILLING: Until he received a pension and was discharged with a pension from the Air Force.

The ACTING CHAIRMAN: By whom?

Mr. WILLING: He gets a pension from the British Government, but he had served first of all in the C.E.F., and they did not want him any more.

Mr. COPP: How long did he serve in the C.E.F.?

Mr. WILLING: If the Committee wishes it, I can get that information from Winnipeg by wire. He then got a position in the Post Office Department, and the Post

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Office Department a week or ten days ago discharged him and said, "You are not a returned soldier and we cannot employ you." We took the matter up with the Post Office Department and they handed it over to the Civil Service Commission, and this is their answer, dated at Ottawa, May 25:—

"Dear Sir,—*Re* H. S. Taylor, employed Winnipeg Mail Transfer Agent, April 16, 1920.

"With reference to your letter of the eleventh instant addressed to the Postmaster-General, this letter has been handed to the Commission for attention, and it is pointed out that the Commission gave the Post Office Department the privilege of locally selecting returned soldiers for positions in cases where our eligible lists were not large enough. A returned soldier is defined by law as one who proceeded overseas, and as the law states that in all instances preference must be given to returned soldiers, the Commission is unable to certify to the employment who is not, in the eyes of the law, a returned soldier while returned soldiers are available.

"It is regretted that this works a hardship in several cases where men were discharged medically unfit in Canada, etc., but the Commission is bound by the law in this connection."

We want to say that if there is such a law the Postmaster General or the Civil Service Commission should have discretion enough to use his brains, and in his opinion if a man has seen service, and he goes up in an aeroplane in Canada and it crashes and he is maimed, and then he gets a position in the post office—it is not right or British justice to kick him out because he is not a returned soldier under the law.

The ACTING CHAIRMAN: That may be true, but the Act confines it to the men who have seen service overseas.

Mr. CALDWELL: There are not enough positions to go round for all the men who have seen service in France. I think they have the first right, and then take in the men who have been disabled elsewhere.

Mr. CLARK: This man was employed temporarily.

The WITNESS: He was employed until the matter was dealt with by the Civil Service Commission and the Commission ordered him to be fired, and I was told I was to bring this very strongly before you. They said "You will get locked up, but we will bail you out. You must put it before the House that these men who have seen service in Canada should not be discriminated against if they are pensioners." They have done their duty just as much as those who have been at the front, and if they are injured in an aeroplane in Canada, it is just as much a hardship to go into a hospital in Canada as it is in France.

*By Mr. McGibbon:*

Q. Did he crash from an aeroplane in Canada?—A. I am putting the case that way. I do not think that he did.

Mr. MCGIBBON: You should put the case on its merits.

*By Mr. Caldwell:*

Q. Was he run over by an automobile or what?—A. I do not know. This man is a pensioner. That is the point.

Mr. MCGIBBON: That is not the point.

The WITNESS: He would not get a pension from the British Government unless he was disabled on active service.

*By Mr. Copp:*

Q. You know the facts?—A. I know the man.

Q. Do you know the facts about his record?—A. Yes.

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*By Mr. McGibbon:*

Q. Give them to us. How did he get disabled?—A. I do not know what the disability was.

Q. What happened to him?—A. He served in Toronto with the Air Force, and served in the C.E.F., I suppose with the unit in Winnipeg.

Q. How long?—A. I could not give you the years.

Q. Why have you not got it? You are coming here with your cases?—A. It is the broad principle I am speaking of.

Q. What has he been pensioned for?—A. He has been pensioned for disability.

Q. What was it and how did he incur it?—A. Well, we will get that for you if you wish by wire immediately.

Q. Why have you not got it, you are coming here with these cases?—A. I want the general principle established of the fact that a man who is a pensioner, who has suffered some disability from service in Canada shall not be kicked out of the Department.

Q. You are coming here and asking the preference for these men over those injured in the trenches, and you cannot give us his disability or tell us how it was incurred?—A. The man had at least three years' service.

Q. I am asking you the facts? I am not disputing them.

*By Mr. Clark.*

Q. Why do you say he was kicked out, if he was only taken on temporarily?—A. He was discharged.

Q. He was not made permanent?—A. He fully expected the position would be permanent. We have got to think of the man's feelings in a case like that. You are putting on that man humiliation and suffering that is not necessary.

Q. There are hundreds of post office employees who are employed seasonally?—A. This is not a seasonal employment.

*By Mr. McGibbon:*

Q. You must admit that the first preference must be to those who were injured in the trenches?—A. If a man receives injuries in Canada I don't see that it is one bit different to the case of a man who receives injuries in France.

Mr. MCGREGOR: I do not see that we are here to be dictated to, we have had enough of it.

The WITNESS: I am not dictating, I am simply asking that you take the matter up.

The ACTING CHAIRMAN: I would suggest that Mr. Willing write us full particulars with regard to that man.

Mr. COPP: And if there are any others along the same lines, send them to us.

The WITNESS: I would not have brought it forward if there was not a terrific lot of sentiment behind the case.

*By the Acting Chairman:*

Q. What is the next?—A. The next is on the question of land settlement—the unfairness of the twenty per cent deposit. The land should be selected. Then you are taking a deposit from the Imperial soldier who comes over to Canada of twenty per cent. It is the opinion of the Association that there should be no difference, that ten per cent, the same as asked for members of the C.E.F., should apply to any Imperial who has seen service in this war, for this reason, that you want Canada populated with good farmers and you have thousands of acres of land throughout the West that is yet available. Why restrict the Imperial men from the same privileges

[Mr. H. B. Willing.]

11 GEORGE V, A. 1920

which they had originally. The regulation was amended and made twenty per cent later on.

The ACTING CHAIRMAN: It was not allowed at all originally, and they were allowed to come in on the twenty per cent basis.

The WITNESS: Then the next is the question of the demand by the Soldier Settlement Board of two hundred pounds deposit by a man before he is given a qualification certificate, on which they promise him only three per cent interest. All Imperial men in Great Britain, before being granted qualification certificates, are asked to deposit two hundred pounds in a bank in Great Britain—before they are allowed to come out to Canada under the land settlement scheme.

*By the Acting Chairman:*

Q. You object to the twenty per cent?—A. Yes, in the first place. The next point is the demand by the Soldier Settlement Board of two hundred pounds deposit on which the man receives only three per cent while he is learning farming in Canada, and before he receives his qualification certificate, the money must be deposited in Great Britain—before he is allowed to come out.

*By Mr. Copp:*

Q. In what fund?—A. I could not tell you.

*By the Acting Chairman:*

Q. That is one of the regulations before they will bring them out or allow them to come out, that they will have to deposit two hundred pounds as security that they will go on with the work?—A. We have this letter from Mr. Black confirming—

Q. Do you want that amount reduced?—A. We consider that money lying idle at three per cent is a great hardship on the men.

Q. You want an increase of interest?—A. Three per cent is ridiculous.

Q. That is the same as we pay in the post office?—A. And furthermore the man should have the privilege or some one should select the land for the man. As soon as he gets his qualification certificate and arrives in Canada they should not wait for the two years' training before giving him the privilege of getting a farm.

Mr. CALDWELL: Our Canadian boys have had some experience in Canada, and must have lived on a farm and must have put in a certain length of service on a farm, before they are given this privilege by the Board in Canada. The supposition is that the man coming from England is not well acquainted with the conditions here. In the case of our own Canadian boys, a boy must have lived on a farm and worked on it for some time before he is granted farm land. The idea is a protection to the returned soldier himself, a guarantee that he will be able to make good. The Board must know that this man has had enough experience to enable him to make good. It is not a hardship on the man but a safeguard for his own future, putting up a certain deposit on that land, and if he does not make good he stands to lose the money. He must have had experience to take up farming.

The ACTING CHAIRMAN: Do you know about the 200 pounds they would have to put up?

Mr. CALDWELL: No, it was not in effect when I was on last year.

Mr. MCGIBBON: That is not confined to our own boys. In order to get it they must have served in France.

The WITNESS: This, gentlemen, is side-tracking the issue. It is not a question of the Imperial men objecting to the training. The point I am mentioning is the fact that while he is taking two years' training, which you demand, it is quite reasonable for a man who has never been on a farm before. We maintain that is all right.

[Mr. H. B. WILLING.]



## APPENDIX No. 4

but what is wrong is the fact that you take 200 pounds of his money and place it in the bank at three per cent, and that man cannot touch it.

Mr. MCGIBBON: You get privileges that our boys do not get, you should remember that.

Mr. CALDWELL: I think that point is well taken. These men should have more than three per cent on their money, and I think we should consider that.

The WITNESS: I think you are aware of the strenuous efforts the people are making in New Zealand and Victoria for Imperial sailors, and if Canada is not aware of the matter, it is time they looked into it. They are getting the best and the pick of the men, through the Soldier Settlement Board of Queensland and Victoria. I have copies of a magazine with me, which I will give you, showing what Queensland and Victoria are doing to encourage immigration there. There is no doubt the Imperial ex-service men will make the best settlers for Canada, and it is up to Canada to throw out the best inducements to get the soldiers to settle in this country.

*By the Acting Chairman:*

Q. We will take that up. What is the next?—A. It has been stated, and I cannot verify whether it is true or not—that it takes two thousand dollars to place a man on the land—before you get a man on the land it costs two thousand dollars to put him there. I received this from an official on the Board—an administration expense of two thousand dollars to place each man on the land.

*By Mr. Chisholm:*

Q. Have you any facts to justify that statement?

The ACTING CHAIRMAN: He explained it is only a rumour.

The WITNESS: It is more than a rumour, but I would be breaking confidence and harming a man in the position he occupies if I gave the name, but I think it is time that was looked into, if it costs two thousand dollars.

Mr. POWER: I would not make that broad statement unless I was sure of the facts.

The WITNESS: We want to find out the facts. I have another reason and I want to explain it

Mr. CALDWELL: I know the statement is very much wide of the facts, knowing the facts in regard to the Settlement Board.

Mr. POWER: It would not cost two thousand in New Brunswick.

Mr. CALDWELL: Certainly not.

The WITNESS: If you spend \$2,000 to place a man on the land where is the difficulty of finding the money for the proper re-establishment of soldiers, outside of the men who are going on the land?

The ACTING CHAIRMAN: If you are going to base an argument on this basis, please do not do it, because we are not going to grant a cash gratuity.

The WITNESS: That is the point the men are insisting upon throughout the country, and it is the question of the day.

The ACTING CHAIRMAN: This Committee has nothing to do with it. It is settled by the Government.

The WITNESS: Another thing we want to say is this: That fifty per cent of our men, and more than fifty per cent are not yet re-established. The money that has gone for gratuities has gone to pay debts incurred in bringing their wives and children back to Canada, and we want to know if you will grant the same privileges to those wives and children as you granted to men who were members of the C.E.F. here, who were pre-war residents here: That is to grant a refund of the passage money they have paid out and for which they have gone into debt to bring their wives and children back to Canada.

[Mr. H. B. Willing.]

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*By the Acting Chairman:*

Q. We did not do it with the Imperials?—A. No, but I think it was an oversight, because you have done it in almost every other matter. We want to know if you will amend that to include Imperials under the same heading as members of the C.E.F. The next point that we are asking for is what we have heard this afternoon from General Odum from British Columbia, the question of loans to start the man in some small business. He brought it forward, and I was very pleased to listen to him. He brought a very strong argument for it, and we come forward with the same argument. We consider that loans of money to start ex-service men in small businesses, say truck gardens, green-houses, etc., are as necessary—the man has as much right to ask for them as the man who is going farming.

*By Mr. Power:*

Q. Was your fare paid to Canada from the Imperial Army?—A. The British Government paid my way, but I had to pay for my wife and children.

The ACTING CHAIRMAN: If it is the question of loans that you are dealing with, that is before the Committee in all kinds and shapes. We have had it emphasized and emphasized.

The WITNESS: Mr. Chairman, I simply wish to say that we are behind the movement. We consider it is justice, and we hope that this Committee will see its way to do something in that matter. The next point is the Imperial ex-nurses, the W.A.A.C's, the W.R.A.A.F's, and the W.R.E.N's. These ladies have seen service. A number went from Canada, and they are now back in Canada again. They are not eligible for any of the privileges that are granted to the men. They are all military units.

*By Mr. Clark:*

Q. Are you asking that it should apply to those who left England, or just to Canadians?—A. Before bringing this up, I stated emphatically that the only point we are asking for is for Canadian citizens who are entitled to call themselves Canadian citizens.

*By Mr. Power:*

Q. Are you a Canadian citizen?—A. I am.

Mr. SCAMMELL: As far as Imperial nurses are concerned, they receive exactly the same treatment as Canadian nurses.

*By Mr. McGibbon:*

Q. Are these women whom you refer to trained nurses?

Mr. SCAMMELL: No.

WITNESS: May I read a letter which denies that? (Reads):—

“To the Dominion Secretary-Treasurer,

“The Imperial Veterans,

“Dominion Headquarters,

“Winnipeg, Man.

“SIR,—I have the honour to acknowledge receipt of your letter of May 1st enclosing one from your Vancouver office, B.C. command, raising the question as to whether Imperial ex-nurses and ex-members of other women's units were entitled to retraining courses in the D.S.C.R.

“I am to inform you that provision is made for retraining to commissioned ex-nursing sisters——”

Did you ever hear of commissioned ex-nursing sisters? That is why we doubt whether this gentleman was an Imperial officer. There is no such thing. They are [Mr. H. B. Willing.]

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treated on the same grade as an officer, but there is no such thing as a commissioned ex-nursing sister. The letter goes on:—

“—who are in receipt of retired pay on account of disability, but no provision is made for other cases.

“If you have any specific cases where you consider that retraining should be given, we would be glad to take such cases up with the Imperial authorities to determine whether training should be given.

“Your obedient servant,

(Signed) “S. V. PATTERSON,  
“Officer Paying Imperial Pensions.”

*By Mr. McGibbon:*

Q. With regard to those other cases, are they trained nurses?—A. I am speaking of trained nurses on military service. According to the wording of this letter, they are not entitled to it.

Mr. SCAMMELL: That is exactly what I said. Ex-nurses are entitled to the same consideration as ex-nursing sisters in Canada, but that consideration does not apply to the other classes.

The ACTING CHAIRMAN: These are the W.A.A.C's, and the others?

Mr. SCAMMELL: Yes.

The ACTING CHAIRMAN: Does it apply to Canadians?

Mr. PATTERSON: We have no similar corps in the Canadian forces.

WITNESS: There was a case of a little girl, born in Canada, from Winnipeg. She went over and served in the Women's Auxiliary Army Corps, assisting, I believe, in the cooking end. She wore a uniform, and received army pay, but she does not receive the Canadian gratuity, and she does not see why she should not get it when the nurses get it.

Mr. MCGIBBON: I am asking for information, and I would like an answer to my question. Are all those cases that you mentioned trained nurses; I mean nurses who have taken a course for a period of years in some recognized hospital?

WITNESS: They include a great number.

*By Mr. McGibbon:*

Q. Give me an answer—yes or no?—A. In Great Britain there are so many nursing sisters. You would have to enumerate them. There are, I think, about twenty different classes.

Q. Are they all nursing sisters over there?—A. Nursing sisters.

Q. All of them?—A. No.

*By Mr. Power:*

Q. The W.A.A.C's are not nurses?—A. No; but there are the V.A.D's.

*By Mr. McGibbon:*

Q. Answer my question, please. Are the nursing sisters there equivalent to trained nurses in Canada?—A. Exactly.

Q. These other nurses are not the same?—A. The W.A.A.C's and the W.R.E.N's are not.

*By the Acting Chairman:*

Q. What are you asking?—A. That these girls, if they are Canadian citizens, be treated the same as the nurses.

[Mr. Patterson.]



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*By Mr. McGibbon:*

Q. On what ground do you ask that?—A. On the ground that if a woman has worked in the army, if she has given service preparing the men's food, or as a clerk in the different offices in France—some of them were even killed in France in the offices, and some were wounded—that if they gave equal service they should get equal treatment.

Q. You are getting away from my point; you are putting unskilled nurses on the same footing as trained, skilled nurses.

*By the Acting Chairman:*

Q. Did these girls go from Canada?—A. I am taking the cases of girls, Canadian citizens, who went from Canada and served in France.

*By Mr. Power:*

Q. Were those women, the W.R.E.N's and the W.A.A.C's, paid?—A. They were paid out of the British Army funds; the W.R.E.N's and the W.A.A.C's were.

Q. Are you sure about that?—A. Absolutely sure of these two. There was only one section that was not, and I believe they are the girls of the Land Army. They were paid by the Board of Trade of Great Britain, I think.

*By the Acting Chairman:*

Q. You are asking for gratuities for these girls?—A. I am asking that they be treated exactly the same as the others.

Q. As Canadian nurses?—A. On the same ground as any other woman who saw service either in the C.E.F. or in the Imperial service.

Witness discharged.

#### SUPPLEMENTARY STATEMENT.

OTTAWA, June 4, 1920.

Mr. CHAIRMAN.—Before I leave Ottawa I wish to mention that I omitted a very important question. We are of the opinion that at the end of, say, three years, a man's pension should be made permanent, or the option given him of taking a lump sum of money. This would obviate the expense of Medical Boards, and the pensioners would in our opinion be better satisfied.

H. B. WILLING,  
*Dominion Secretary,  
The Imperial Veterans in Canada.*

Mr. P. H. MORRIS, called and examined.

*By the Acting Chairman:*

Q. Mr. Morris represents the Post Patriotic Fund, which is doing great work. Someone requested that he come here. I know that the Chairman wrote to Mr. Morris and that he also desired to get Mr. Nickle. Does any one know what it was about?

Mr. CLARK: Perhaps he can tell us.

Mr. MORRIS: The Canadian Patriotic Fund recently held a conference with all its representatives in the various provinces throughout Canada, and they were naturally intensely interested in the matter of pensions. They came to the conclusion that they might make several suggestions to the Committee that might be useful in the

## APPENDIX No. 4

discussion, and we sent half a dozen recommendations which, I believe, have been considered. I understand that you merely wanted me to come here and answer one or two questions with regard to these recommendations. In my opinion, the most important recommendation is the one that relates to the position of widowed mothers who have incapacitated husbands. The first resolution that we sent to you was:

"That in addition to the present bonus, the pensions at present paid to low ranks and their dependents be supplemented by a further bonus commensurate with the increased cost of living."

That is self-explanatory, and I do not think there is any need to say anything with regard to it. The second recommendation reads:

"That where there are two parents who had been entirely or substantially dependent on a deceased soldier, they be paid a pension adequate for the maintenance of both. It is recommended that this pension should be equal to that paid to a totally disabled man and wife."

We find there are a number of cases throughout the country where the mother of a soldier is receiving a pension at the rate of \$48 a month, but she has also an incapacitated husband. Both the old parents were entirely dependent on the soldier who is dead.

The ACTING CHAIRMAN: We are arranging for that now; it is before the Pensions Board.

The WITNESS: The third recommendation is:

"That where there are incapacitated parents or younger children or other dependents, who had all been substantially dependent on the deceased soldier, an adequate pension covering the total proven dependency be provided in such cases similar to that for widows of soldiers and their dependent children."

That is very much on the same lines as the preceding one, where you have a widowed mother or incapacitated parents who have not only themselves to look after, but a number of youngsters.

Mr. COPP: We have that before us.

The WITNESS: Yes, I believe that you have that up. The next recommendation is:

"That just and adequate provision be made for the dependents of insane patients in Class 3 for whom at present no Government allowance or pension is provided."

The ACTING CHAIRMAN: We have that up too.

The WITNESS: The fifth recommendation is:

"That in considering the degree of disability (more particularly amputation and tuberculosis), from which an injured man may be suffering, due thought be paid to the handicap imposed upon the man not merely in regard to the work that he can perform but in regard to the employment that he can secure since some liabilities, though only partial, necessitate his working under conditions that are comparatively rare while other disabilities frequently render hazardous work that ordinarily is without risk."

The meaning of that recommendation is simply this: there was an opinion among some of our people that the method used by the members of the Board of Pension Commissioners in rating their pensions was more or less by rule of thumb, and that they did not take into account, as they might have done, the greater difficulty that a man with only one leg had in securing a job, owing to the greater commercial risk he was to his employer.

The ACTING CHAIRMAN: We have that up.

[Philip H. Morris.]

11 GEORGE V, A. 1920

The WITNESS: The sixth and last recommendation is:

"That having in view the precedents established in connection with the Canadian Militia Permanent Force and the Canadian Mounted Police whereby pensions are revived to widows who have remarried and lost their second husbands by death, a similar privilege be granted to widows of members of the Canadian Expeditionary Force, provided that such widows are left in need as a result of the death of their second husband."

That recommendation was sent forward without a full knowledge of the pension regulations. If we had known them probably we would not have sent that recommendation in that form. I understand now from Colonel Margeson that in those cases where a widow remarries and subsequently loses her second husband through death, the pension is continued on account of the children.

Mr. SCAMMELL: Those are not the matters on which it was intended to ask Mr. Morris the questions. The matters were, I think, in connection with the request of a gentleman from Montreal. Mr. ———

Mr. MORRIS: Birks?

Mr. SCAMMELL: No. It was another name, a French name.

Mr. MORRIS: Mr. Gauvreau.

Mr. SCAMMELL: Yes, that is it; Mr. Gauvreau.

The ACTING CHAIRMAN: Do you want to ask Mr. Morris any questions with reference to this point?

The SECRETARY: I have two letters here from Major Gauvreau.

Mr. SCAMMELL: Yes, that was the letter.

The ACTING CHAIRMAN: This (indicating) is entirely with reference to the unemployment fund.

Mr. MORRIS: This letter suggests the immediate establishment of an emergency employment bureau which would place men in cases not dealt with under the heading "Necessitous." So far as I can see, it is in no way a matter for the Canadian Patriotic Fund. I think it is a subject for your Committee to consider.

The ACTING CHAIRMAN: That we should continue that unemployment fund?

Mr. MORRIS: On rather different lines perhaps.

The ACTING CHAIRMAN: I really think that what the Chairman wanted to find out from you, Mr. Morris—now that it has been brought to my attention—was that if any such recommendation was made, such as Mr. Gauvreau recommends—he wanted to know, supposing there was a further grant made to re-establish the man, such as for unemployment, what your views were as to how it should be developed?

Mr. MORRIS: Well, it would seem logical to me that the fund should be distributed by that organization which the Government already possesses—the Department of Soldiers' Civil Re-establishment.

*By the Acting Chairman:*

Q. In place of the Patriotic Fund?—A. I don't believe it is such that the Patriotic Fund could handle it.

Q. That is what they asked you?—A. The suggestion did not come to us.

Q. The Chairman wanted you here to ask you whether you thought in case this Committee recommended anything of the kind, whether you thought that it could be handled better through the Patriotic Association, or through your organization than through the D.S.C.R. or any other organization?—A. Two years ago I would have had the temerity to suggest that we could handle it better than the D.S.C.R. but conditions during the last year or so have rather changed. Our organization was originally spread out to cover every city and town and practically every village

[Philip H. Morris.]



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throughout the country. We had everywhere a Committee who could handle a task of that nature, but the conditions have changed somewhat. We have been, not exactly demobilizing, but amalgamating, and discarded our local committees and have been putting larger and larger districts under the control of some central point like London or Brantford or Toronto, and that arrangement is quite adequate to deal with the class of dependents we are dealing with now, but it would be entirely inadequate for the purpose of administering such a fund as Mr. Gauvreau has suggested, because we would be dealing with the necessitous unmarried men, of whom there are a vastly greater number than there are of ex-soldiers' dependents.

*By Mr. Clark:*

Q. Do you know of any organization that is clamoring for the job?—A. I have not heard of one yet.

The ACTING CHAIRMAN: Mr. Morris has been good enough to come here, gentlemen: Are there any further questions you want to ask him?

Mr. MORRIS: If I might say just a word, Mr. Chairman, it will only take up about ten seconds of your time.

The ACTING CHAIRMAN: Certainly, sir.

Mr. MORRIS: I might say that only yesterday I received a very urgent letter from Montreal in regard to these unmarried men who for some reason or another are in hard circumstances. Our Montreal office is flooded every day with these fellows coming in. They are absolutely down—I will not say “and out” because they are ex-soldiers and are never “out”—but they are down and are walking the streets on their bare feet, and in this urgent letter from Miss Reid, it is urgently suggested that something further should be done by the Government for these fellows. They do not suggest how it was to be done.

Mr. MCGREGOR: Are they walking the streets because they cannot secure employment?

Mr. MORRIS: Presumably so. I remember one case of the kind we had in Halifax, where a young fellow who had been discharged for over a year, became ill and had to go into an hospital for three or four weeks, or perhaps a similar period of months, and then came out, really not in a fit condition to work, even if he could get it, and there was no organization to whom he could apply, and of course, there was no further assistance to be given him by the Government. Personally I am making no suggestions, but there is a feeling that something should be done for these boys in some way.

*By Mr. McGregor:*

Q. Are there any number of these men who are able to work but who cannot secure employment?—A. I should not think there are very many, and then, too, perhaps some of them are a little bit particular as to what kind of employment they accept.

Q. Are you getting many complaints of that kind from the Maritime Provinces?—A. No; I only know of this one I mentioned from Halifax.

*By Mr. Caldwell:*

Q. Did you not hear from us the other day?—A. Only in Halifax.

Mr. CALDWELL: I may say that in northern New Brunswick it has been almost impossible to get farm labour this present summer. They are paying from seventy dollars to ninety dollars per month and board for farm labourers, so if there are any men who are able to work and who would like to work at farming, we would like to have him directed to northern New Brunswick.

The ACTING CHAIRMAN: The city men won't go on the farms; that is all there is to it.

[Philip H. Morris.]

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*By Mr. MacNeil:*

Q. Do these men, many of them, not suffer from impaired health as a result of their war service?—A. A good many of them are what we call “Shell-shock” cases, and the others are men who had some temporary illness and perhaps are not fit to take on strenuous work, but who might be able to take on some light employment if they could get it.

*By Mr. Scammell:*

Q. Is that illness due to service?—A. No, it is post-service disability that comes on to them, just as it might come on to you or to myself, but there is a certain public sentiment in Montreal, where it was expressed very vigorously at a meeting I attended, that it should not be allowed to continue.

*By Mr. MacNeil:*

Q. Is it not a fact, as said by Miss Reid, at one time that the reason for a large part of these men becoming ill, is because of their lowered resisting powers?—A. That is a fact.

*By Mr. Clark:*

Q. How many of them are there in Montreal?—A. I cannot reply to that as I was in England when this matter came up.

The ACTING CHAIRMAN: He has nothing to do with that. He only keeps track of the post-money left over from the Patriotic Fund.

*By Mr. MacNeil:*

Q. May I ask how long it is the intention of the officials of the fund to carry on these post-war reliefs? I mean those classes they are dealing with now?—A. We have \$7,115,000 on hand to-day, and we are planning that it shall last for at least five years, and some of us hope that it will last longer, but that is a difficult matter to tell. At any rate it will last for another five years, as we are spending about a million and a quarter dollars per year at the present time, and I do not think that amount will increase to any noticeable extent.

*By Mr. Copp:*

Q. It all depends on how generous you will be to those people about whom you are speaking now?—A. Of course, but under our present policy, which we regard as permanent, we don't propose to make any radical changes, and it should last for five years.

*By Mr. MacNeil:*

Q. You feel confident that you can deal with those dependents for whom it is not possible to obtain provision from the Government?—A. Yes, under certain restrictions, of course.

The ACTING CHAIRMAN: I would like to point out to the Committee that we, as a Committee, have nothing to do with that fund. Mr. Morris was asked to come here to give his views with reference to any grant that we might recommend similar to the unemployment grant. Are there any further questions you wish to ask of Mr. Morris? I think not. Thank you, Mr. Morris, for the information you have given us.

The Committee adjourned until June 3, 1920, at 11 a.m., to meet in Executive Session.

## APPENDIX No. 2

COMMITTEE ROOM No. 435,  
HOUSE OF COMMONS,

FRIDAY, June 4, 1920.

The Special Committee on Pensions and Civil Re-establishment of Soldiers met at three p.m. in executive session, the Vice-Chairman, Mr. E. W. Nesbitt, in the Chair.

*Other members present:* Messieurs Arthurs, Bolton, Caldwell, Chisholm, Clark, Cooper, Copp, MacNutt, Morphy, Peck, Redman, Savard, Tweedie and White.—15.

The Committee having resumed in open session—

Mr. Morphy moved, seconded by Mr. Clark,—That this Committee place on record an expression of condolence to the Chairman, Mr. Hume Cronyn, M.P., on his bereavement caused by the death of his father.—Motion carried.

The ACTING CHAIRMAN: Mr. Willing advocated yesterday that the three per cent interest on deposit of two hundred pounds by the Imperial Veteran, be raised above three per cent, and here is the answer by Mr. Black:—

“DEAR MAJOR,—For your information, I beg to advise you that I have to-day received a letter from the Canadian Bank of Commerce, in which they state that the bank rate of interest has been raised from four to five per cent, based from the fifteenth of this month.

Yours truly,

K. C. BEASON,”

There was a question also raised as to the settlers in the West who were short of funds, and that was discussed with Mr. Black this morning; he has submitted a table, which I think should go on the records. It reads:—

## THE SOLDIER SETTLEMENT BOARD.

## EQUIPMENT BRANCH,

OTTAWA, June 4, 1920.

*Memorandum.*

*Mr. Maber.*

The statement as under showing the amount advanced for feed as requested:—

1919.			
April..	\$ 4,524 43		
May..	16,037 93		
June..	21,387 15		
July..	24,102 60		
August..	17,210 19		
September..	18,926 18		
October..	26,709 02		
November..	51,497 19		
December..	42,516 97		
	<hr/>		
	\$222,911 66	\$222,911 66	Total from April 1, 1919, to December 31, 1919.
1920.			
January..	\$ 46,435 46		
February..	71,751 79		
March..	102,182 51		
April..	142,297 18		
	<hr/>		
	\$362,666 94	\$362,666 94	Total from January 1, 1920, to April 30, 1920.
	\$585,578 60	\$585,578 60	Total from April 1, 1919, to April 30, 1920.



\$120,723 18	Total October 1, 1919, to December 31, 1919.
362,666 94	Total January 1, 1920, to April 30, 1920.
<hr/> \$483,390 12	Total October 1, 1919, to April 30, 1920.

(Signed.) G. M. DIX,  
Director.

That sum has been advanced to settlers for feed, to carry them over the hard times.

EVIDENCE.

Mr. W. J. BLACK recalled and examined.

By Mr. Tweedie:

Q. Is that over and above any amount they received in connection with their loans for land purchase?—A. Yes, that was given directly for feed only, not seed.

By Mr. Redman:

Q. Does that include the unemployment money?—A. It is in addition to that. I have that right here.

By Mr. Caldwell:

Q. Is this issued by way of a loan?—A. That is recoverable—the sums which have just been read. They are given to indicate the attention that has been given to them.

By Mr. Redman:

Q. Is that in answer to the complaint from the Great War Veterans?—A. Yes.

The ACTING CHAIRMAN: Here is the statement of the Federal Employment appropriation, which will go on the record.

OTTAWA, June 4, 1920.

MEMORANDUM: Mr. Maber.

Re: FEDERAL EMERGENCY APPROPRIATION.

The following amounts have been disbursed to established settlers in the different district:—

Vancouver.. . . .	\$ 35,430 00
Vernon.. . . .	460 00
Victoria.. . . .	13,380 90
Calgary.. . . .	45,032 00
Edmonton.. . . .	84,584 10
Regina.. . . .	54,454 10
Saskatoon.. . . .	20,173 00
Prince Albert.. . . .	11,334 00
Winnipeg.. . . .	6,550 00
Toronto.. . . .	6,345 00
Ottawa.. . . .	1,739 00
Sherbrooke.. . . .	2,593 00
Quebec.. . . .	1,513 25
St. John.. . . .	665 00
Halifax.. . . .	1,591 00
Charlottetown.. . . .	515 00
	<hr/> \$286,359 35

(N.B.—There are several more certificates to come from outlying districts of Vancouver, also some final returns from other western points. A statement, covering these disbursements, will be issued in a few days' time.)

(signed) O. C. WHITE,  
For Director."

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That is from the unemployment fund?—A. Yes.

Q. Which was an absolute gift?—A. Yes.

Q. And went to soldiers' settlers only?—A. Yes. There were 15,123 eligible for that Federal emergency which was being disbursed.

*By Mr. Redman:*

Q. And the same applies to the other?—A. Yes.

*By Mr. Tweedie:*

Q. 15,000 eligible. How many settlers had you on the land?—A. 15,000.

Q. There were not 15,000 that needed it?—A. No.

Mr. COOPER: But they were eligible.

*By Mr. Tweedie:*

Q. The fact that they were settlers on the land did not make them eligible. I want to know amongst how many families was this money distributed. You say 15,000 are eligible. Were 15,000 soldier settlers on the land?—A. No.

Q. But they would not be eligible because they were on the land?—A. If they were in distress they would be eligible.

Q. Amongst how many families was that distributed?—A. I should be able to give you that, but I have not that in my report. I can get you those figures. I can probably get them this afternoon.

The ACTING CHAIRMAN: We have here a letter addressed to Mr. Hume Cronyn, M.P., which reads as follows:—

June 14, 1920.

Dear Sir:—

I duly received your letter of the 27th May in which I am glad to note you indicate acquiescence on the part of your Committee in the suggestions contained in my letter of 22nd May, as to investigation of complaints regarding the Soldier Settlement Board. You further ask that the Board consider and report upon these complaints to your Committee.

I beg to enclose herewith memorandum from the Soldier Settlement Board, dealing fully with every matter except one, contained in the submission presented by Mr. MacNeil. A memorandum covering the one exception will be presented shortly, full reports regarding this case not having yet arrived.

Your truly,

ARTHUR MEIGHEN.

WITNESS: I have a synopsis of each case here. We have prepared a statement of them.

After discussion, it was decided to send for the newspaper reporters and make the meeting an open one.

*By Mr. Copp:*

Q. This statement is from the \$40,000,000 emergency fund?—A. Yes, that is part of it that has come into our Soldier Settlement Board.

The ACTING CHAIRMAN: That is a gift, the other was a loan. Certain charges were made against the Soldier Settlement Board, submitted to the Committee by Mr. MacNeil, and we have asked the Soldier Settlement Board to give us their answer and we are now going to receive it.

[Mr. W. J. Black.]

11 GEORGE V, A. 1920

Mr. CALDWELL: The charges were published in the newspapers before they were submitted to us.

The ACTING CHAIRMAN: Not in all the newspapers. We are not blaming the representatives of the press who are here.

WITNESS: The statement of the Soldier Settlement Board in reply to the letter which has just been read is as follows:—

“Regarding the specific cases mentioned in the letter of Mr. C. G. MacNeil, Dominion Secretary of the Great War Veterans’ Association, dated May 21, addressed to Mr. H. Cronyn, M.P., Chairman of the Pensions and Re-establishment Committee, Ottawa, being cited in support of charges made in reference to the Soldier Settlement Board,

(1) Manitoba Association submits the specific cases hereinafter mentioned. Attached hereto is a separate statement on each specific case mentioned, giving the particulars respecting it. The following is a summary of the cases.”

I may say as we go along, if you desire to have a fuller statement than the one that will be presented we can let you have it, as we have the papers with us dealing quite fully with each case.

*No. 2.—Case of Arthur Boucher.*

The charge is:—

That Mr. Boucher, “although not considered too old to fight for his country, is considered by the Government to be of too great an age to constitute a good farming risk.”

The facts are as follows:—

Mr. Boucher enlisted January 3, 1916, and served in Canada ten months and Great Britain twenty-six months. Service in France or other seat of war, nil. On the 21st of April he was advised by the district superintendent as follows: “I very much regret to have to advise you that in view of the information received concerning your farming abilities and that you are now fifty-two years of age, the qualification board feel they cannot renew your certificate. . . .”

This letter indicates that Mr. Boucher’s inexperience in successful farming was also one of the reasons for final refusal of certificate.

If, therefore, the statement of this case as presented by Mr. MacNeil constitutes a charge of maladministration, it follows that every applicant up to fifty-two years of age must be accepted whether capable of succeeding or not.

Mr. Boucher’s repeated selection of unsuitable propositions served to convince the local office of his impracticability for land settlement. Due inquiries were also made as to his habits and industry. The Board considers it is not acting in the interests of a settler in giving him what he wants in the absence of evidence that he is capable of succeeding.

There is no doubt hardship where men fail to establish the requisite qualifications, but this case is more or less an extreme one, and unless the qualification requirement is relaxed in principle the board would not care to assume the responsibility of placing loans with settlers in which the personal element as to age, experience and otherwise, is so unsatisfactory as in this case. Our experience indicates that any case showing so little assurance of ability to succeed as this man is certain to be salvaged.

[Mr. W. J. Black.]



## APPENDIX No. 4

*By Mr. Cooper:*

Q. How has he got a qualification certificate issued him in the first place?—A. He got that at the beginning when we were getting started with our work a year ago last spring, and all these qualification certificates are given in that tentative way, subject to inquiry. Each applicant for a qualification certificate is required to give references, and when these references had been communicated with it was found that some of them indicated that Mr. Boucher was not well qualified. Meanwhile he was applying for certain parcels of land, and the character of the land which he was selecting itself indicated that he had not a sufficient knowledge of practical farming to indicate that he would be successful.

*By Mr. Clark:*

Q. What about No. 1?—A. It is just a general statement. No. 2 is voucher, and No. 3 is the case of William Swann.

*No. 3.—Case of William Swann.*

The charge is:—

That the application of William Swann to purchase an additional quarter-section adjoining the farm he is already operating was refused.

The facts are as follows:—

The application could not be entertained because the settler did not intend to reside on and become a settler on the land being required through the board; secondly, because if allowed the settler would not consent to the indebtedness of the board being made a charge on the property already owned by him as stipulated under the Act; and thirdly, because of conflict of the case with the provisions of section 28 regarding limitation on sales because the settler already owned land to the extent of \$5,000. This settler had already purchased land and was an established settler; owning land to an extent in conflict with the provisions of section 28 of the Act; and desiring to purchase an additional quarter-section together with stock and equipment, as being required for his farming purposes; and although the Winnipeg office were apparently willing to submit his case for consideration, the settler decline to allow the advances made by the board to be a charge on his own land, on the ground that it is the property of his wife. The principle is laid down in the Act and in the board's regulations that the advances of the board shall be a charge against the settler's land. For the purposes of section 28, ownership of land by the wife of a settler is deemed to be land owned by the settler. If this regulation were not adopted it would simply mean that settlers could defeat or evade the purposes of this section by placing their farms in the names of their wives. In any event, the records show that the assignment of the land was to William Swann, not to Mrs. Swann, and there is nothing on record that we have ascertained showing Mrs. Swann to be the owner. Fire insurance policy stands in the name of William Swann.

It is contemplated by the Act and by the board in administering the Act that in such cases, we are not making or establishing a new settler on land but extending assistance as required for farming purposes to farmers already established, and in such cases the limitations apply and the board must be protected as provided.

The case is an unusual one, as it is in very few cases that settlers buying additional land through the Board are unwilling to assume equally with the Board the risk of their success. The board feels that the case was dealt with by its officers in accordance with the spirit and letter of the Act.

[Mr. W. J. Black.]

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*By Mr. Cooper:*

Q. The assignment was to Mr. Swann, and not to Mrs. Swann?—A. That is it.

Q. That is the \$5,000 worth of land?—A. Yes. We have been checking this in the registry office in Manitoba.

*By Mr. Tweedie:*

Q. Why was that?—A. That is the original law and there is nothing recently to show that there has been any change. Even the insurance on the buildings is in his own name to-day.

Q. I understand your position would be this: In the first place, if that land was his wife's land, for the purposes of the Act, it would be deemed to be his own and security would be required upon it?—A. Yes.

Q. In the second place you have had the record searched and you find this changed to William Swann by way of assignment. That assignment in the record still stands in his name, and you have no records to show that she is the owner of the land?—A. No.

Q. And you have the further evidence that the insurance on the buildings and property stand in the name of William Swann himself?—A. Yes.

Q. Your third point is that you require the settler to reside on the land in connection with which he receives the loan?—A. Yes.

Q. And assuming the property was acquired you were of the opinion that he did not intend to reside on the land in connection with which he received the loan?—A. Yes.

Q. And you are unable to make the grant for these reasons?—A. Yes.

Q. And that he has more land than he is allowed to hold?—A. Yes.

Then the next is No. 4, and has reference to cases mentioned by J. H. Thomson, of Minitonas, and the memorandum regarding those cases reads as follows:—

*No. 4.—Cases mentioned by J. H. Thomson, of Minitonas.*

The charges against the board in these cases are set out in Mr. Thomson's letter of the 19th of April:—

"Messrs. Gibb, Bishop, Hayward, Evans, Hume and Early, all of Renwer, have lost from three to ten head of cattle each. A Maltman of Minitonas, has lost fifteen head of stock, and others too numerous to mention have lost from one to three head.

"I believe that the local supervisor, Moggey has the matter in hand as regards feeding the stock that are left, but we want to know what is going to be done for the fellows, who were pretty nearly cleaned out, and who, when they could have sold their cattle at a sacrifice to the more fortunate farmers in the district who had feed, were bound by the regulations of the Board, and even though they had no feed, were forced to keep the stock until the animals dropped."

Mr. Thomson is entirely misinformed as to any regulation of the board preventing men in such cases securing permission to dispose of stock. The board has not such a regulation. On the contrary, it had a regulation under which it was possible for men in such circumstances to obtain permission to sell with a view to replacement later. This was promulgated to all our offices on the 24th of October, 1919, with forms of "Authority to Sell." None of the settlers specified made application to sell. The report of the Winnipeg office on this subject has been received, and is most clear and convincing:—

"Not one settler who was mentioned ever made application to sell stock or such recommended by supervisor. Bought feed on five different occasions for Hume and Evans, three each for Gibb, Bishop and Hayward. Early is not

[Mr. W. J. Black.]

## APPENDIX No. 4

our settler. Have never refused permission to sell stock. Always advocated and encouraged sale where found in settler's interest, but found difficulty inducing them to dispose. "Of the actual cases specified some of the settlers by actual report made after the date of Mr. Thomson's letter had lost no stock purchased for them by the board. In other cases they had loans at their credit, and if they did not use them when required it was because the shortage of feed was so acute that neither they nor the board knew where to get feed.

Following is a summary of the cases mentioned by Mr. Thomson:—

*"A. Archie Gibb.*—Visited by field supervisor three times, February 16, April 25 and May 12. The last reported, May 12, is subsequent to Mr. Thomson's letter of the 19th April, and shows all the stock bought for him by the board to have survived the winter. His application for loan showed him to be a single man, 27 years of age. The supervisor reported, February 16: 'Needs feed for breaking, and so forth. Advised him to *buy and send bill to me*. Has a balance approved of \$600, stock and equipment.' Feed was bought for him on three occasions."

*By Mr. Caldwell:*

Q. He still had about \$600 on his original credit?—A. Yes.

*By Mr. Redman:*

Q. Then the statement sent in by Mr. MacNeil in regard to that case is untrue?—A. Entirely untrue. These men were in no way neglected. We obtained this information after taking up the records in our own office, which were on file when these matters were brought to our attention. We could have given it to you without reference to our Winnipeg office at all.

Mr. MORPHY: Are these Mr. MacNeil's charges?

The ACTING CHAIRMAN: No, he passes them on.

*By Mr. Morphy:*

Q. In view of the charges put forward by Mr. MacNeil, was there anything to prevent him ascertaining before this was handed to the press, that these charges were unfounded?—A. Not the slightest.

Q. Inquiry at your office would have found that out?—A. Yes. We have always answered all inquiries made by Mr. MacNeil or his office to the fullest extent of our ability, quite readily.

Q. And you say he made no inquiries about this case?—A. No, these cases were not presented to us until we came to the committee. The next case refers to Mr. Charles A. Bishop, and the memorandum reads as follows:—

*Chas. A. Bishop:*

Four visits to this settler were made by the supervisor since the beginning of January of this winter. He was recommended by the supervisor for assistance from the Federal Emergency Fund and received \$35 for February and \$35 for March. An additional loan of \$290 for feed, seed and so forth, was approved for him in March. Feed was bought for him on three occasions. This is the case of a man who settled in the fall and who appeared before the Loan Advisory Committee, Winnipeg, and stated that he owned two cows and gave assurance that he had sufficient feed on hand, not only for these, but any others that might be purchased by the board. The stock purchased for him were two horses and two cows. This settler, according to the latest report, April 2, had lost one cow.

[Mr. W. J. Black.]



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The charge is made that you have not permitted settlers to go and locate on unimproved land in the western provinces unless they were able to give us the assurance that they could provide the feed to take care of the stock and to take care of their families during the winter months, because we considered it was unwise to allow them to do so out on the prairie.

*By Mr. Morphy:*

Q. Did this man do anything in contravention of that proposition?—A. No, but he assured our committee that he had the necessary food and supplies.

The next case is H. F. J. Hayward and the memorandum is as follows:—

*H. F. J. Hayward.*

This man had a large family, 7 children, and experienced hardship in coming through the winter. The supervisor visited him three times; the first time in January, when the supervisor recommended that he be given assistance from the Federal Emergency Fund, which was granted to the extent of \$100, being \$50 for February and \$50 for March. On the 26th of March he reported all the stock but one in fair shape, but no feed, and did not know where to get it. The Winnipeg office immediately authorized the field supervisor by wire to secure feed. On the 2nd of April the field supervisor reported that the team had died. An additional loan was authorized of \$140 for lumber and feed and \$400 to replace the horses.

This is another case of a settler locating in the fall in which he appeared personally before the loan board and assured the board that he was able to supply all the feed necessary, and it was only because of that assurance that the loan was approved for expenditure in the fall. The settler and his family appear to be earnest and hardworking. Applications from him for the replacing of further stock, if any, which he may have lost will receive sympathetic consideration within the limits of the legislation.

*By Mr. Tweedie:*

Q. He was not able to carry out his assurance to the board?—A. No, as against that, I must state that the conditions were very exceptional. The next charge relates to R. E. Evans. This settler had three horses, two cows, one calf, and a brood sow. In company with Gibb and Hume they put up twenty-five tons of hay when the supervisor visited them July 19, and were still haying. In March, 1920, when the supervisor visited him, his stock were not too bad and he had a balance to his credit for feed. *He brought them all through the winter except the calf and sow* and he has not advised us what became of them. He received the loans he required. So there is nothing to complain of in that case. The next case is that of Robert Hume. This man was visited four times by the supervisors since the beginning of January. The last report, which is later than the date of Mr. Thompson's letter, shows that *all the stock purchased for him by the board survived the winter*. On the 21st of February, his application for additional loan of \$250 for seed and feed was approved and placed at his disposal. This made the limit of the loan that the board could make to him under the Act. The family were short of necessities and Federal Emergency Relief was granted him for \$50 for family purposes.

*By Mr. Redman:*

Q. Would you let us know how many cattle that man lost?—A. It is a general statement of three to ten in all cases. The next case is that of Joseph Early. This is the most extraordinary of all the cases mentioned by Mr. Thomson. Here is a man specifically mentioned as being one of those who had lost three to ten head of stock through culpability of officers of the board, *who is not even a settler of the board, and has had no stock from the board, has had no loans from the board.*

[Mr. W. J. Black.]

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The next case is that of Alexander Maltman. This case is even more extraordinary than the case of Early. The case of Maltman is mentioned as the most serious, having lost fifteen head of stock, and who "even though they had no feed *were forced to keep the stock until the animals dropped.*" All this stock was Mr. Maltman's own stock. It had not been purchased by the board and the board had no hold or control over it. *Mr. Maltman was free to dispose of it at any time.* Further, had it been the board's, the regulation was in force which provided that authority could be granted in such cases to dispose of the stock and the regulation was designed for the very purpose of meeting the conditions which prevailed last winter. We have no corroboration in the reports that this stock has been lost. In fact, the latest report, March 24, indicates that the stock were surviving with feed to carry them on. Recently, on the 13th of May, 1920, the board has issued warrant for \$720 in payment of 18 head of stock.

*By Mr. Morphy:*

Q. Why to him when he was not under the board?—A. He has come under the board. He is a returned soldier, and this \$720 is for additional stock. This is our first loan to him.

Q. Was that done before this charge was made?—A. Oh, yes, on 13th May the board issued the warrant. That is subsequent to Mr. Thomson's letter. This man's case was before the board. It is set forth more fully in the synopsis which Mr. Maber has.

Mr. S. MABER: He had purchased the land and the stock before he came to the board. It was his own, but he was unable to deliver his title; consequently, the matter was pending until the title was secured. Now the board is satisfied that the title will come through.

*By Mr. Tweedie:*

Q. On what date did he buy this land?

Mr. MABER: I do not know that we have a record of that.

Q. Did he buy it without consultation with the board?

Mr. MABER: Yes, without consultation, and he afterwards came to the board.

Q. When did he first come to the board?

Mr. MABER: I have given you the date. The land was inspected first on 11th August, 1919. He applied for the loan—

The ACTING CHAIRMAN: If Mr. Maber is going to be asked questions he had better come here beside Dr. Black.

Mr. MABER called, sworn and examined.

*By Mr. Tweedie:*

Q. You say that the land was inspected in August, 1919?—A. Inspected on 11th August, 1919.

Q. When was it passed?—A. The land was inspected, and the loan was approved on 11th August, 1919. He was advised on the 11th August that the case had been placed in the hands of the legal department, and that when the title was found in order, funds would be placed at his disposal and paid in accordance with the regulations.

Q. Had he made application for the loan to purchase stock at the same time?—

A. I am not able to give that detail; I can supply it later.

Q. Had he made an application for a loan for improvements at the same time?—

A. I am practically sure he intended to apply for money for stock.

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Q. When was the first advance made?—A. On 13th May last.

Q. Why was there no advance from 11th August, 1919, until 13th May, 1920?—A. Unexpected difficulties appear to have arisen in regard to securing the title. A report was received from the legal department at Winnipeg from which it is clear that they had been using every effort to get the matter forward.

Q. There is no doubt about his having purchased this land before making the application at all?—A. No. It is particularly noted that this settler Maltman had his own solicitor at work in securing the title. One firm of solicitors had been acting for the vendors, and another firm for Mr. Maltman in securing the transfer, and there was nothing that the board could do but to wait the result of the legal firms putting the title through. It appears that these legal firms and the district registrar at Dauphin had been in contention for some time.

Q. That is Mr. Maltman's own solicitor?—A. Yes.

Q. You were not in the position that you could make any advance in connection with the application until the 13th of May, 1920?—A. Yes.

Q. And then you made an advance?—A. Yes.

*By Mr. Morphy:*

Q. Are you sure of that date?—A. The 13th May is the first date at which we issued a warrant.

Q. What was the first date at which you had an intimation that the title was complete so that you could issue a warrant?—A. It must have been at a date very shortly before.

Q. You have not the record here?—A. Up to that date when the Winnipeg office reported that the matter was in contention as to title.

Q. At what date?—A. Up to the present time we have not the title.

Q. That is entirely the fault of Mr. Maltman?—A. Yes.

Q. Notwithstanding that, you have advanced him money and taken a chance?—A. Taken a chance, no doubt, on the report of our solicitors that they feel now that the title will come through.

*By Mr. Caldwell:*

Q. Is it usual to employ a solicitor to look up titles?—A. It is not usual.

Q. Not for the applicant?—A. For the applicant.

Q. Why was it done in this case?—A. It was done by Mr. Maltman in order to assist in getting the title through.

*By the Acting Chairman:*

Q. He thought he could hurry it along?—A. He was trying to hurry, just as we were, to get the title through.

*By Mr. Clark:*

Q. Was this loan granted subsequent to Mr. Thomson's letter of complaint?—A. No, the loan was approved, as I stated, in August, 1919, and has been standing approved ever since awaiting proof of title.

Q. Was the loan granted to Mr. Maltman because of these complaints?—A. Oh, no, it was granted a considerable time previous.

*By Mr. Arthurs:*

Q. You had absolutely no authority to forbid the sale of those cattle during the past winter?—A. It was entirely under his own control.

Dr. BLACK: It is hard to understand the merit in the complaint in the Minitonas cases. The supervisors' reports indicate that they were visited and watched even more than in the ordinary cases. It is true a few of these cases may have looked for more [Mr. Mabey.]



## APPENDIX No. 4

than they got, but why on earth such a case as that of Archie Gibb, who lost none of our stock; Hume, who lost none of our stock; and Evans, who lost practically none; and Early, who does not come within our jurisdiction whatever, should be quoted as the basis of charges of loss of stock in some undefined way due to a mal-administration of officials of the board, is difficult to understand. In fact, the treatment of these very cases indicates that the board's officials were doing the best they could under the trying circumstances to assist these settlers. The reports clearly show that practically all these settlers appear to be excellent types of men, hard-working, met their difficulties last winter bravely, and stand to make good. Hume, Gibb and Evans, were working more or less together and were in good shape to survive the winter. Maltman is located near his father and brother, who were experienced farmers in the same district. At the same time, the board has every sympathy with the cases of these settlers and others and felt the stringency of last winter's experience, but cannot find in these cases any ground for the charge of general delinquency as evidence of which these cases reported by Mr. MacNeil.

Examination of Mr. Black continued.

*By Mr. Tweedie:*

Q. In the first line of Mr. Thomson's letter he says:—

“In reference to the letter of the 19th April.” Were you furnished with a copy of the letter which was sent?

Dr. BLACK: No.

Q. Who is Thompson?—A. I think he is secretary of the G.W.V.A. at Minitonas.

Q. Your records show that not one of those men other than Maltman lost ten head of cattle?—A. No, they do not even say that Maltman lost ten.

Q. What is the greatest number of stock, including pigs, horses and cattle, that anyone lost?

Mr. MABER: In the case of the man who lost a team of horses, we also think he may have lost one or two head of stock. His would probably be the worst case.

Mr. COOPER: That is in the Minitonas district?

Mr. MABER: Yes.

Mr. TWEEDIE: The man who lost a team of horses was authorized another loan to replace that team?

Mr. MABER: Yes.

Mr. TWEEDIE: Right away?

Mr. MABER: Yes.

*By Mr. Tweedie:*

Q. Have you any observations to make, Dr. Black, with regard to the general conditions prevailing in the West last winter?—A. The conditions which prevailed in the West were very extreme. The winter began about the 11th of October; the ground froze up and cattle were not able to run nearly so long as usual, nor horses to any extent. In the North country, where they had more feed than in the South, they had been selling it to the South country and ran themselves short. That is the only way I can account for Minitonas being short, for there was a fair amount of feed in that country. Then the winter was so severe and continued so late.

Q. As a matter of fact the winter in the West generally begins about the 5th October?—A. Yes, about that.

Q. And were you aware that we were having zero weather in the latter part of April?—A. Yes.

Q. And a great many snowstorms?—A. Yes.

Q. And a great deal of protracted cold weather?—A. Yes.

[Mr. W. J. Black.]

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Q. Have you any information as to people other than soldiers losing cattle in that country?—A. Yes, farmers in some districts lost a great many.

Q. And do you not know that the losses in the West in cattle during the last winter was the heaviest experienced for many years?—A. Yes.

Q. Since perhaps the winter of 1906-7?—A. Yes.

Q. And there is nothing peculiar about these cases other than would apply to the average settler in that country?—A. No.

*By Mr. Morphy:*

Q. Is it not true that their losses have been less than the severe losses of others?—A. Well, it would appear that way, because they had been receiving special attention in every possible way.

Mr. MACNUTT: And it has been stated that there was fifty per cent of the stock lost in certain districts.

Mr. CALDWELL: Died for want of food.

Mr. MACNUTT: Or having poor food. There was no food in the straw this year. It was rusted. I lost eighteen horses myself.

Mr. TWEEDIE: It was almost impossible to get food outside.

Mr. MACNUTT: I lost eighteen horses, possibly more, and I had plenty of food, but it was straw and it was rusted.

Mr. TWEEDIE: Was it not an extraordinary winter?

Mr. MACNUTT: It was two winters rolled into one, almost, for length, and then we had bad food. The straw was rusted, and there did not seem to be any nourishment in it. My stock got plenty of it, and they got grain as well, but they ran down and got weak, and we knocked them in the head. I heard of one man who actually destroyed seventy-two head of cattle. In his case he had no food. They were going to die anyway and he killed them. The local member for Yorkton, Mr. Garry lost over a hundred head of horses. A great many of them are in the habit of running on the prairie. They could get the grass, I believe, through the snow. I have had several horses that have wandered at will through three feet of snow, but when they got down to the grass it was rusted. It affected the grass and took the strength out of it. In this way there were thousands of cattle lost. It was a most extraordinary winter, and the conditions have never been such before. We could not live in that country if we had to face a winter of that kind every year.

*By Mr. Tweedie:*

Q. What did you observe in the West last year in regard to the summer?—A. Well, in certain districts in the West the drouth was so great that the farmers had very little crop. In some cases they had none at all and no food. That report which I submitted at the beginning of the session this afternoon shows the amount of food we bought, even during the summer months last year.

Q. Were not the conditions in some sections of the West such that, it did not make much difference how much money a man had, he could not get the food anywhere?—A. Quite true.

*By the Acting Chairman:*

Q. Then the next is No. 5?—A. That is the case of Collie.

*No. 5.—Case of Lachlin Collie.*

The charge is:—

That a loan to Mr. Collie was approved by the Board on the basis of which approval Mr. Collie took possession of the land and went to certain expense and the loan being afterwards cancelled the board declined to compensate.

[Mr. W. J. Black.]

## APPENDIX No. 4

The settler's statement is that,—“when I received your letter *stating the purchase was complete* I went ahead believing that the board would keep their word.” Claim for expenses \$694.70.

The facts are as follows:—

Collié applied for land, same was inspected and reported satisfactory and advice was sent to the application that loan was approved and that “this matter has been placed in the hands of our legal department in our office here for preparation of the necessary documents of title and when *same are found in order you will be advised*. The board, according to its practice, in order to check the accuracy of the inspector's report, also wrote to reputable parties in the district as to the character of the land and in this case after approval received in reply from the secretary treasurer of the municipality saying the soil of this farm was considered “practically worthless.” Immediate re-inspections were made, the land was found to be worthless, and title was not completed. This settler was clearly out of order in taking possession before title was found in order, and any settler is ill-advised to do so and it must necessarily be at the risk of the settler and on his own responsibility. We cannot guarantee title until we get it.

This case is unusual also in that it appears that this settler without the cognizance of the board, in addition to arranging with the board for the purchase of this worthless quarter, entered into an agreement to purchase an additional quarter section. This is contrary to the regulations of the board.

The board is not competent to pay a claim of this character. The responsibility is with the settler. There does not appear to have been any reason, however, why the settler should not have applied for other lands which were suitable. He does not seem to have done so.

*By Mr. MacNeil:*

Q. Is it not the fact that the settler had some encouragement from the local officials to go on the land?—A. They advised him not to. We have made specific inquiries on that point, and they were advised not to go on the land. I have correspondence to that effect. The allegation is that he is making claim for reimbursement on improvements over and above the original deposit.

*By the Acting Chairman:*

Q. He will be paid back his deposit?—A. Oh certainly, he has been paid back his deposit.

*By Mr. Redman:*

Q. Is he asking for improvements?—A. Yes, he claims for certain time spent in improving the land.

*By Mr. Morphy:*

Q. What improvements has he detailed?—A. They are not detailed, he speaks of fences.

Q. Have you a report on that?—A. No.

*By Mr. Redman:*

Q. Did he own the land?—A. No, the title was not taken.

*By Mr. Tweedie:*

Q. Do you know whether or not he has purchased that land since?

MR. MABER: No, he has not purchased it.

[Mr. W. J. Black.]



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Q. Do you know whether he has any lands adjoining that property?—A. He has, according to our statement, purchased land adjoining.

*By Mr. Morphy:*

Q. Are they good lands?—A. We do not know. He has not purchased that under the board.

MR. CHISHOLM: Would it not be very interesting to get Mr. MacNeil's documents? He claims he has correspondence regarding the case.

MR. MACNEIL: I tabled with the Chairman all the correspondence in regard to that.

THE ACTING CHAIRMAN: The statement as to expenses reads as follows:—

"Statement of expenses incurred by L. Collie in reference to purchase of the 178 acres at Virden—

To fare to Virden and return (first trip) . . . . .	\$ 4 20
Two trips to Virden and return . . . . .	27 00
Man's fare to Virden and return . . . . .	13 50
Ten days' work on said farm of self, man and one team . . . . .	150 00
Expenses incurred in repairing and fixing up farm, building, and lost by purchase and resale of stock and machinery.	500 00

Total . . . . . \$694 70

MR. CHISHOLM: There is nothing there showing the man had any encouragement from the office of the Department.

THE ACTING CHAIRMAN: No. In the statement sent to the Committee in reference to this case the third paragraph reads:—

"On the 20th September, 1919, Mr. Collie was advised by the Board that the board had since learnt that the property was not desirable, and that the loan could not be granted, and, at the same time, returned Mr. Collie's deposit of \$500, which he had previously made and which had been accepted by the Board.

"On September 13, 1919, Mr. Collie wrote to the Board protesting against their action, copy of such letter being set forth hereunder.

"The matter was taken up by this command with a view to obtaining refund to Mr. Collie of expenses incurred through the action of the Board.

"On March 30, 1920, this command was advised definitely that such claim could not be considered."

MR. MACNEIL: I can produce correspondence where it is admitted by legal advisers of the Board that he had a certain moral claim, technically possibly not, but morally there was a certain claim.

THE WITNESS: Do I understand that these advisers of the board had stated that he had a certain moral claim? Our legal adviser in Winnipeg has stated very distinctly that there is no claim. We have files to that effect.

MR. REDMAN: Did not Mr. MacNeil give us the correspondence at the beginning?

THE ACTING CHAIRMAN: He says he has something more to submit.

MR. MORPHY: We are not through yet, but so far as Mr. Black is concerned, there has been a practical repudiation of everything contained in these charges, and Mr. MacNeil, if he thinks fit, had better take these cases up when he gets the evidence, and if he can show anything to rebut the apparently very strong case that Mr. Black has made in regard to the charges, I should think it would be Mr. MacNeil's own interest as acting for the men who sent him here, that he should ascertain the truth.

[Mr. W. J. Black.]

## APPENDIX No. 4

Mr. TWEEDIE: In Mr. MacNeil's statement here he says:—

“On the 20th September, 1919, Mr. Collie was advised by the Board that the Board had since learnt that the property was not desirable.”

Then he goes on to say:—

“On September 13, 1919, Mr. Collie wrote to the Board protesting against their action.”

That is he wrote seven days before the Board had advised him. There is something wrong in the dates there. According to their own recommendation the advice was the 20th, and the protest was filed some days before that. Can you account for the discrepancy in the dates? The memorandum sets out that on the 20th September, Mr. Collie was advised definitely he would not get the money, and then it says that on the 13th September, seven days before, Collie wrote protesting. How do you reconcile the dates?

Mr. MACNEIL: I could not, unless I went into the whole file. Possibly it is a stenographic error. It is a matter of detail. It is not the point.

Mr. TWEEDIE: It is quite a point, a man protesting seven days before he gets the notice. We have to go by the record.

Mr. MACNEIL: My point is this: That this man was apparently engaged by the Board to go on the land.

The ACTING CHAIRMAN: His loan was approved, but they afterwards found out the conditions, and they were distinctly instructed they were not to go on until the title was passed. I do not know what the Committee think, but supposing the loan was approved, and I was told at the same time the title was not passed, and I go and take my chances and do work, I do not think I have any moral or legal claim against the Board.

Mr. CALDWELL: There is one point in connection with it. After a man's loan is approved, and he is asked to deposit ten per cent of the purchase, that sale is virtually completed if the title is good. Your inspector has reported it was worth the money, and the Committee have notified them the title was complete, and they went on. There was no claim the title was not good, but the soil was not of a good character. Don't you think that should have been ascertained definitely before the loan committee gave the advice and before they asked him to deposit ten per cent?

WITNESS: Bear in mind we have been doing every thing possible in our district offices to put through applications for loans as quickly as possible, and at the same time as this land was inspected, the inspection report would come in, and the loan committee would say “On this inspection report, we approve of it” but at the same time they would take other steps to check up that inspector, which they did in this case, and subsequent to the consideration by the loan committee of the inspector's report they find a different condition, all of which occurred before the title goes through. If the title had been completed and he had been given possession, we would have had to make some other arrangement.

*By Mr. Redman:*

Q. Did you make inquiry in this particular case from the proper officials there to find out whether they did or did not give Collie any encouragement?—A. I have a statement from Colonel Chandler, who is our legal adviser in charge of our local office in Winnipeg. He has submitted a statement here. It is not very long and I should be glad to read it if I may. It reads:—

“I notice that in his letter of September 5, 1913, Mr. Collie writes as follows:—

[Mr. W. J. Black.]

“As when I received your letter stating that the purchase was completed I went ahead, etc.”

“This statement is not correct, since Mr. Campbell’s letter”——

That is the man in charge of our loan work.

“Since Mr. Campbell’s letter of August 15, makes it clear in the last paragraph that this purchase by the Board is not complete and will not be until the necessary documents have been completed and found in order. It is obvious that the vendor might never be able to give title, in which case the purchase could not be completed. Moreover, it must be admitted that Mr. Collie knew that the Board was purchasing the land and would resell to him when they had completed the purchase. The Board obviously could not bind themselves to make such sale by having obtained title to the land he proposed to purchase. It is clear from Mr. Collie’s letter of September 13, that he relied on the Board’s letter of August 15th, as his authority for taking possession of the land and going ahead. From the documents on file I cannot see that there is any authority to Collie to take possession or incur expenses in connection with this land, while to my mind he was warned that when title was found to be satisfactory he would be further advised. It is with much regret that I must advise that the Board is under no liability to Mr. Collie. He has been Pipe Major of my own regiment for a number of years, and I know him to be a very fine old man. In considering the question of reimbursing Mr. Collie any sums he spent it should be borne in mind that there is a great tendency on the part of vendors to the Board to hurry settlers into occupation of the land and equipment, and to subsequently use them as a lever to force from the Board a settlement for work or feed or stock and equipment, which the Board itself would never have agreed to buy. I need only instance the case of Coggan in support of this warning, but there are many instances in which difficulty arises in closing a purchase as a direct result of this eagerness of settlers to get into possession and vendors to get settlers on the land and in charge of the stock and equipment.”

*By Mr. Clark:*

Q. What was the letter which formed the basis for this man supposing he would get a title to this property?—A. The letter written on the 15th August and reads:—

“Re S.W. 36-10-26 W. and 10 acres of S.E. 36-10-26 W.

“Above was duly considered at a meeting of our Loan Advisory Committee this date, and I am directed to advise it has granted an initial loan of \$5,000 distributed as follows:

Land.. . . .	\$4,000
Buildings existing.. . . .	1,000
	<hr/>
	\$5,000

“We herewith acknowledge receipt of \$500 in cash, being amount required by the Board to complete purchase.

“This matter has been placed in the hands of our Legal Department in our offices here, for preparation of the necessary legal documents of title, and when same are found in order you will be advised.”

*By Mr. Morphy:*

Q. Have you anything in your regulations or any printed letter which is sent to intending settlers under the Act, containing a clause or information to the effect that they should not enter into occupation before title is complete?—A. I am not sure that we have anything printed but our settlers are always told that.

[Mr. W. J. Black.]



## APPENDIX No. 4

Q. Have you anything to show Collie was told that?—A. Well, not anything excepting the statement of our official in Winnipeg and this letter.

The ACTING CHAIRMAN: I was going to suggest what Mr. Morphy has just stated, that it would have been much better to have had a clause there telling them most distinctly not to take possession until they were fully advised.

Mr. CALDWELL: I know that in New Brunswick a large number of settlers settled on the land before the deed was made. Of course, in that case we prepared an agreement of sale between the vendor and the Soldiers' Settlement Board, signed by the Superintendent of the Board in New Brunswick, and signed by the vendor under the agreement, until the title was made. One man was on the farm three months before we got the title.

Mr. REDMAN: Why did you put him on before the title was made?

Mr. CALDWELL: For various reasons. The man wanted to sell, and it was just haying time, and we wanted to get the settler on to get the crops. If he was not put on then the matter would go over the following year. The vendor was agreeable to sell that way. We were satisfied that the title was all right although it was not searched. The soldier was anxious to get on, and the other man wanted to get him on. That man went on before haying, and the title was not completed till harvest—I think about three months. This soldier did not come on until we had made an agreement of sale between the vendor and board and notified him to come on.

WITNESS: He was not notified to come on; he was notified the application was approved.

Mr. CALDWELL: In our case, I mean.

Mr. MACNUTT: I do not think I sent you a copy of the letter in regard to the different cases I mention. They claim that they were informed that they could take possession, and in their case the trouble has been a matter of exchange, because the money had been paid to a party in Chicago, and he demanded the exchange, and they cannot get their equipment or anything to continue. They have been borrowing from neighbours to get along.

WITNESS: We occasionally have statements from settlers that they have been told to go on, but our provincial officers not only deny that, but we are confident that they have never said so because of difficulties of this kind arising. We have had this kind of thing before, and our officers know the danger. At the same time, settlers sometimes when title is pending make arrangements with the vendor whereby they may be reimbursed for any work they may do in case the title is not clear, and we do not want to prevent arrangements of that kind.

Mr. REDMAN: I would not be surprised if Mr. Collie would have a right of action against the vendor, because he represented it good land when it was poor land.

Mr. CHISHOLM: Mr. Caldwell says that they put men on the land in order to get them there and to have the advantage of the crop without searching the title. Does not that look like a slipshod way of doing business? Supposing it turned out, as we often find in purchasing land in the country, that difficulties arise, should it not be an initial step to find out whether the title was good before putting the country to the expense or putting the soldier to the expense? The title should be the first thing.

Mr. CALDWELL: I might say in no case did the settler go on the farm we bought unless we notified him.

Mr. MORPHY: You would know in that case that the land was good?

Mr. CALDWELL: Yes.

Mr. TWEEDIE: I suppose you were dealing with an honest man?

Mr. CALDWELL: We are all honest in New Brunswick.

Mr. CHISHOLM: Mr. Caldwell would know, no doubt.

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Mr. WHITE: The purchaser was getting the crop and the vendor was running the risk.

*By Mr. Morphy:*

Q. May I ask the question as to whether or not, if it is now admitted by Mr. Collie, either by his action or words, that that land was not suitable for him as a settler to take up, where does he stand?—A. I do not know that we have any admission of that kind.

Q. But your evidence from your officials would indicate that the land was wholly unsuitable?—A. Yes.

Q. Why?—A. Because the quality of it was poor.

Q. In what way?—A. It was light sandy soil.

Q. Have you something before you in regard to that?—A. Yes. The report of the Secretary-Treasurer of the Municipality reads:—

“S.W. is very light and gravelly. N.W. very light gravel. Impossible for a man to make a living, let alone pay anything for the land. We understand that this deal is about closed. We would ask and insist that deal be reconsidered and properly valued.”

This is from the Secretary of the locality.

Q. A man who has no interest at all?—A. Yes.

*By Mr. Redman:*

Q. Was he written to?—A. Yes.

Q. By your Board?—A. Yes.

Q. Who made the first inspection by your Board?—A. One of our inspectors who was afterwards dismissed.

Q. He made a mistake?—A. Yes.

Mr. MACNEIL: Was not the Board really responsible for that mistake, and therefore should not the settler be given some consideration in the matter of re-imbursement?

Mr. TWEEDIE: This man went on and expended the money before the title was completed.

Mr. MACNEIL: With the knowledge of the officials.

Mr. MORPHY: Something transpired this morning which has an effect upon my mind. Dr. Black says he went on through the intervention of the Board's inspector, who should have known the quality of the land. We know now that the land was not fit to put anybody on. The Board felt the same way, that the inspector had made a mistake, and they have dismissed him. Now if they had dismissed their own official for sending on a settler—

WITNESS: No, not that.

Mr. TWEEDIE: Nothing to show they sent him on.

Mr. MORPHY: That is the way it strikes my mind.

WITNESS: The inspector was dismissed for reporting incorrectly on a parcel of land, we afterwards found it was an incorrect report.

*By Mr. Morphy:*

Q. Is it not the presumption that Collie would get from the inspector, to whom he would apply, a statement.—A. It is not likely he would meet him.

Mr. CALDWELL: It is a confidential report to the loan committee.

[Mr. W. J. Black.]

## APPENDIX No. 4

Mr. MORPHY: The officer receiving that report would say: "There is a good section."

Mr. CALDWELL: He naturally did in passing the loan.

*By Mr. Morphy:*

Q. Who is going to bear the onus of the inspector's report communicated through the inspectors of the Board, and presumably from the Board to the intending settler, if they allowed him to go on in face of that?—A. We did not have anything to do with his going on. He went on of his own accord.

Q. He would get the information from your Board? (No answer.)

*By Mr. Tweedie:*

Q. How did he come to consider the purchase of a quarter section of land?—

A. This man made application for it, and I presume made the statement that he had examined it himself and found it satisfactory.

Q. He made application for the purchase of that land?—A. Yes.

Q. They examined that land and saw for themselves?—A. Yes.

Q. They decide it is good agricultural land and fit to buy?—A. Yes.

Q. But upon investigation afterwards you found he was wrong and that the inspector was wrong?—A. Yes.

Q. And you refused to advance the money on it?—A. Yes.

Q. And you had a chance to inspect and ascertain exactly what the condition was before doing anything?—A. Yes.

*By Mr. Arthurs:*

Q. You had a report from your original inspector, and I presume also a report from the intending purchaser, the man to whom the loan was to be made. They were both satisfied as to the quality of the land, and afterwards they report from a man who was not in your employ?—A. Yes.

Q. Have you any further report?—A. Yes, we sent out another inspector. Following the report from the secretary-treasurer of the municipality, we sent out another inspector, in whom the Board had every confidence, and he reported against its purchase.

Q. Did he say anything about its farming condition? Had it been improved? Had the man done \$600 worth of work on it, or anything of that kind?—A. No; no reference to that in the report.

Q. Why not? That claim was in before your inspection, was it not?—A. No I believe not.

*By Mr. Redman:*

Q. Would it be necessary for you, in this regard, to make it the law in your department that no settlers be allowed to go on until title was completed?—A. This whole business drives us into this position, that we are obliged to take this position in these matters in future, to protect ourselves, but we have tried to avoid all rigid regulations of that kind, knowing that in some cases there would be a hardship for a man wanting to go on the land, and was prepared to take the risk himself, having been brought up in the community, and knowing there was not any question about the title, and it would eventually come, and he was going to take the risk himself, but from this time onward it is our intention, unless instructed to the contrary, to make it a regulation, and adhere to it rigidly, as a means of protection, so that we will not have trouble over things of this kind.

*By Mr. Clark:*

Q. In the meantime the rigid enforcement of the regulation would prevent such a case as Mr. Caldwell referred to?—A. It would. We will have to protect ourselves.

[Mr. W. J. Black]



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*By Mr. Caldwell:*

Q. You will have to provide better facilities than you have for searching titles?—A. I think our facilities at the present time for that purpose are just about as good as they can be made without being put to a lot more expense on that feature of our administration than would be justified. A lot of attention has been given to that phase of our business within the last nine months.

*By Mr. Arthurs:*

Q. Would not that point be covered by having a printed notice of acceptance of a loan, and a statement to the effect that if a man went on that land prior to acceptance, he did so entirely at his own expense?—A. The difficulty with a printed letter of instructions of that kind is that, unless you have some definite record that you sent the letter, you would be told afterwards that they never got it.

*By Mr. Clark:*

Q. Suppose he goes on, why should you not get a waiver from him that in case the title is not good and the loan not approved that you are not responsible?—A. In a great many cases, in fact in most cases where they go on land, we have no knowledge of it.

The ACTING CHAIRMAN: May I suggest to the Committee that the letter of approval of the loan should contain a note in red ink that this did not mean that the land was purchased, and that if they went on it before they got their title they did it at their own risk.

*By Mr. MacNutt:*

Q. Was that improved land, or was it a raw farm?—A. An improved farm.

Mr. CALDWELL: It must have been an improved farm or it would not have been selling for \$5,000.

*By Mr. Morphy:*

Q. Have you any evidence as to its real value?—A. I think the land was some \$2,000.

Mr. MABER: We have not a copy of the inspector's report here.

Q. If there were buildings on it, \$4,000 would not be a very high price.

*By Mr. White:*

Q. Did I understand you to say that you proposed making the regulations more rigid than they are to do away with the possibility of cases of this kind?—A. We have been considering it recently.

Mr. WHITE: I think there will be a great deal more hardship if you do so then in the few cases you have got like these, because farming is a difficult business and for some reason a man, when his crop is planted, may want to get out and give the other man the advantage of going right in. In some of Mr. Caldwell's cases the purchaser was not taking any risk; it was the vendor who was taking the risk.

Mr. CALDWELL: Take, for instance, the case cited this spring of delay because these farms were not inspected during the winter. It is an utter impossibility to inspect farms through the winter. If you pass this hard and fast regulation, you would not be giving them very much time to get a crop in the spring.

The ACTING CHAIRMAN: I have made the suggestion that we should recommend that no man be allowed to go on the land until the title is passed. I have been in the real estate business for twenty-five years, and I have never heard of such a thing as a man going on the land before his title was secured.

[Mr. W. J. Black.]

## APPENDIX No. 4

Mr. ARTHURS: I can give you a case in point along that line, the case of a man who was killed overseas. His widow was a young woman on the farm, and she sold to a returned soldier. He took possession last spring and took a crop off last year, and so far as I know, at least up to a month ago or so, no title had been passed.

The ACTING CHAIRMAN: They can easily do that under the present arrangement, but they need not come at the Board for any loss.

Mr. ARTHURS: The Board held up this case because they had not got the will of the soldier. It was held up for months, until I pointed out that they could get a copy in a few minutes.

The ACTING CHAIRMAN: They can make any personal arrangements that they like, which they often do, but they should not come back on the Board.

Mr. ARTHURS: That notice should be in the original acceptance of the loan, pointing out clearly that they do it at their own risk.

The ACTING CHAIRMAN: I agree with you absolutely there. We have a lot of other cases to take up.

Mr. MACNEIL: The letter dated August 15th stated that the Board desired to know what provision there was for stock and equipment. Was any stock and equipment loan made?

Mr. MABER: The loan was approved for \$5,000; land \$4,000; buildings existing \$1,000; a total of \$5,000.

*By Mr. MacNeil:*

Q. Would not the inference be that he was expected to proceed with farming operations?

Mr. MABER: That he would set up as a farmer.

The ACTING CHAIRMAN: The inference would be that he wanted to know what he was getting.

*By Mr. MacNutt:*

Q. He made his deposit?

Mr. MABER: Yes, 10 per cent.

*By Mr. MacNeil:*

Q. The Director of Lands and Loans in his letter dated 10th February, 1920, stated:—

“ The matter resolves itself into two phases, that of Law and that of Equity, With respect to the legal aspects of the merits of the case I think your Col. Chandler should be asked to give you a written opinion. As to the equity, it does seem as if through our tentative acceptance of the application and subsequent approval of the loan that we justified the applicant in making certain expenditures.”

The ACTING CHAIRMAN: Who sent that letter?

Mr. MACNEIL: The Director of Lands and Loans.

Mr. MABER: He also says to submit it to his legal adviser, which was done.

Mr. MACNEIL: Has the settler not a moral claim?

Mr. MABER: That was not to the settler at all.

Mr. TWEEDIE: Why don't you let us have the claim?

Mr. MACNEIL: I submitted the complaint as it was submitted by the settler himself.

The ACTING CHAIRMAN: The next is No. 6.

[Mr. W. J. Black.]

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*By Mr. MacNeil:*

Q. Is this case not typical of many others? Are there not many filed with the Board, cases of a similar nature?

Mr. TWEEDIE: We are dealing with certain definite charges published in the newspapers and submitted to the Department, and we have no right to receive other cases now, because we may be receiving them all summer. If they want to submit other charges, let them do so.

Mr. MACNEIL: I want this situation cleared up. I am not preferring charges here. I was requested by several members of this Committee to produce evidence in substantiation of my statement that there was some dissatisfaction. I have never yet in this Committee charged the Settlement Board with maladministration. I gave you typical complaints, such as we receive, and we asked for investigation.

Mr. TWEEDIE: You say you are not preferring any charges of maladministration and that you do not intend to do so, but that you have received complaints, and what you are doing is—

Mr. MACNEIL: I am doing so at the request of this Committee.

Mr. TWEEDIE: But you are not making charges.

Mr. MACNEIL: My letter to the Chairman does not state that I am making charges.

Mr. TWEEDIE: I think it is well to have that cleared up. He is not making charges of maladministration; he is simply making complaints.

Mr. MORPHY: He is not on the witness stand, but if he does not object I would like to ask a question. I would like to ask whether he investigates the complaints that come to him before he puts them forward and publishes them. I think a great injustice has been done both to Mr. MacNeil himself and to Dr. Black in view of the statements we have heard to-day, and in view of the many charges that have been published. It is time we had a show-down and fair play, whether from Mr. MacNeil or anybody else who makes such charges.

Mr. MACNEIL: All these cases were taken up by the Committee of the Soldiers' Association of Winnipeg—I am so informed—and they did their utmost to obtain a fair adjustment. I have the correspondence here for some months back. With reference to this particular case, we have been seeking adjustment of this matter from the Land Settlement Board.

Mr. TWEEDIE: You are the Dominion Executive Secretary?

Mr. MACNEIL: Yes, Sir.

Mr. TWEEDIE: And the headquarters of the Land Settlement Board are in Ottawa?

Mr. MACNEIL: Yes, Sir.

Mr. TWEEDIE: You know Mr. Black personally?

Mr. MACNEIL: Yes, sir.

Mr. TWEEDIE: Did you take these cases up with Mr. Black before they were published in the newspapers?

Mr. MACNEIL: Some months before.

Mr. TWEEDIE: Did you take these cases up with Dr. Black before discussing them with the newspapers?

Mr. MACNEIL: I had not the opportunity.

Mr. TWEEDIE: Could you not have held them back for a few days and taken the opportunity? These cases came into your hands, Mr. MacNeil?

Mr. MACNEIL: Yes, sir.

[Mr. W. J. Black.]



## APPENDIX No. 4

Mr. TWEEDIE: Could you not have telephoned Mr. Black and said, "I have a list of complaints against the Soldier Settlement Board which I would like to discuss with you to ascertain the facts"? Could you not have done that?

Mr. MACNEIL: I did.

Mr. TWEEDIE: When did you do it?

Mr. MACNEIL: Simultaneously with the time when I supplied them to this Committee.

Mr. TWEEDIE: Yes, but it was supplied to the press before it was supplied to the Committee.

Mr. MORPHY: Without the chance of an answer.

Mr. TWEEDIE: Did you take these cases up with Dr. Black or with the Soldier Settlement Board?

Mr. MACNEIL: This particular case?

Mr. TWEEDIE: All these charges; did you do that?

Mr. MACNEIL: I did consult my files in reference to these cases.

Mr. TWEEDIE: You did not have to consult them; you gave every member of this Committee these definite complaints, and what I want to know is, why you formulated them as you did. Did you go to Mr. Black or to Mr. Mabey, or even to the office, and say, "I have complaints which have been submitted from the West, and I would like to ascertain the correctness of these complaints"? Did you do that?

Mr. MACNEIL: I would under ordinary circumstances.

Mr. TWEEDIE: Did you do it in these cases?

Mr. MACNEIL: I did not.

Mr. TWEEDIE: You gave it out to the newspapers?

Mr. MACNEIL: I did for the reason that this Committee forced me to that attitude.

Mr. TWEEDIE: They did not force you to publish them in the newspapers.

Mr. MACNEIL: Owing to the statement of the Minister of the Interior—

Mr. TWEEDIE: They forced you to come here, not to publish anything in the newspapers.

The ACTING CHAIRMAN: They asked him to come here.

Mr. MACNEIL: They were not published in the newspapers until they went to the Chairman.

Mr. COOPER: I read them in the newspapers before I got a copy.

The ACTING CHAIRMAN: We all did. However, let us get along with No. 6.

Mr. BLACK: That is the case of Joseph F. Burgess.

The ACTING CHAIRMAN: His name is Burger, is it not?

Mr. BLACK: He had his name changed from Burger to Burgess. His name now is Burgess.

*No. 6.—Case of Joseph Burgess.*

The charge is:—

That the family were in great need of assistance and were unable to get assistance. It appears to have been a matter for the Emergency Relief Fund. This Fund was not administered by the Board. We referred cases to it under arrangement. We have advanced to this settler \$3,600 for land, \$1,000 for improvements, and \$1,400 for stock and equipment. He was visited on January 5th, again on February 2nd, and February 25th. No hardship appeared to exist

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on these dates. He was again visited on April 22nd and on this last report the supervisor reported that the family were very hard up, that the settler had not been able to earn much and recommending an advance from the Federal Emergency Fund. This report reached Winnipeg office on April 26th. On the same date a letter was received from Mr. Burgess asking for relief, in which letter Mr. Burgess refers to a previous letter she had written the Winnipeg office, of which, however, there was no record of having being received. Unfortunately at that date, April 26th, it was impossible to grant assistance from the Fund which terminated April 24th, and the office therefore could not reply otherwise. It is regrettable that the first letter of Mrs. Burgess did not reach the proper authorities as there was no reason why it should not have been given every consideration and a responsibility appears to be due to the failure to get the application at the right time to the proper authorities and not through anybody's fault in particular. It does appear, however, that Mr. Joseph Burgess had received from the Patriotic Fund \$37. This is referred to in a letter from Mr. Burgess which is dated the 23rd of April in which he says, "I wish to thank you for your kind attention to my case, as I have received in this morning's mail a cheque for the sum of \$37, but I would like to ask you if you think it is fair or right that while others have been drawing similar sums all winter, I should just get this amount and be told it is final."

It appears therefore that the Burgesses had their case before the Patriotic Committee, although not through the Winnipeg office. It is most regrettable that they did not get their case before the proper authorities at an early date, and while we sympathize very strongly with Mrs. Burgess' case there is not disclosed the least evidence that their failure to receive attention in connection with the Emergency Fund was due to the remissness of any officials of this Board.

*By Mr. Morphy:*

Q. Where does the record go?—A. We do not know where it went.

*By Mr. Caldwell:*

Q. It has not turned up?—A. No. The only knowledge we have of it is her reference to it in her subsequent letter.

The ACTING CHAIRMAN: Where is the letter in which she sets out her condition? Mrs. Rogers was president of the Auxiliary Patriotic Association. There is a copy of the letter from Mr. Larkin, the District Superintendent, to Mr. Burger, but that does not come under the Soldier Settlement Board, as far as I can see; it comes under the Emergency Fund. The next is No. 7.

Mr. MACNEIL: In cases of distress, is it not possible for the Board to alleviate it, in such grave cases?

Mr. BLACK: The reports which have come from Winnipeg did not indicate special distress until just at the end when she applies for the emergency relief fund, not for assistance direct from us.

*By the Acting Chairman:*

Q. Burgess was a soldier settler?—A. Yes. The supervisor gave detailed reports on each occasion when he visited Burgess.

Q. What does he say about it?

Mr. TWEEDIE: He says there was no suffering until he made his third visit on the 22nd April, and that he then suggested that an allowance be made from the Emergency Relief Fund, but that Fund was closed before the communication was received. Dr. Black points out that it is an unfortunate circumstance.

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The ACTING CHAIRMAN: Had they drawn out up to their loan?

Mr. MABER: \$1,400 had been approved for stock and equipment.

The ACTING CHAIRMAN: How much had he drawn?

Mr. MABER: This was the final expense. The \$37 which he received was from the Patriotic Fund administration not from the Board.

Mr. MORPHY: If a man is deserving of assistance, I am of opinion that our regulations should not be so drastic in point of time, because a letter might go astray or something of that kind. I think there should be some discretion given to the Board to give relief in such cases.

Mr. TWEEDIE: That comes under the Emergency Relief Fund. The time was extended in connection with the fund for nearly three weeks. It was intended to close it up about the 1st of April, and it was extended until about the end of April.

Mr. MORPHY: There ought to be a fund in connection with this Board to meet isolated conditions that result in hardship or where an application is put forward by a returned soldier in good faith.

Mr. TWEEDIE: The complaint we have before us is one of neglect, and the evidence bearing on that question is that the supervisor visited this family three times during the winter; that on the first two visits there was no suggestion of want, but that on the occasion of the last visit, on the 22nd of April, there was a suggestion, and the matter was taken up with the Emergency Fund which, however, was closed.

Mr. MORPHY: I am not putting forward any charge at all.

Mr. CALDWELL: In view of the fact that the Emergency Fund had ceased to exist, was there no provision whereby the Board could have relieved a case like this?

Mr. BLACK: Yes, we might have met that case, but it was not put before us as an urgent one. Our field supervisor in his last report, dated 22nd April, says, "If there are any funds from the Federal fund available, I do not think they would be misplaced."

*By Mr. Morphy:*

Q. By giving him something?—A. Yes, but it was not treated as a serious case.

*By Mr. MacNeil:*

Q. What is given as the reason for his hardship developing?—A. Illness of his wife. They are spoken of by our field supervisor as very good people.

The ACTING CHAIRMAN: No. 7 is:

"Statement of case of Mr. Matthew B. Fleming, together with certified copy of a telegram from J. L. McGowan, dated May 7th, 1920, and certified copy of an affidavit sworn to by Mr. Fleming."

Mr. BLACK: Certain particulars are presented by Mr. MacNeil with his letter of the 21st of May in connection with the granting of a loan for the purchase of land applied for by Mr. Matthew B. Fleming at a valuation now alleged to be in excess of the true value indicating necessity for an enquiry into the facts of the case.

Prior to the date of Mr. MacNeil's letter of the 21st of May to the Chairman of the Committee, information in this letter had also reached the District Superintendent at Winnipeg, as well as the Board at Ottawa, which suggested the necessity for enquiry. An enquiry into the case was commenced by the superintendent. The Board at Ottawa on the matter coming to its attention, on the 11th of May, also at once wired to the Winnipeg superintendent to make necessary enquiries. As no conclusions can be reached in this case until

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the facts are fully established, and as the Board has under way a formal investigation under oath to determine the facts, a definite statement of the facts cannot be made until the Board's investigation is completed.

*By Mr. Morphy:*

Q. That is the case where the man's deposit was paid by somebody else?—A. Yes.

*By Mr. Tweedie:*

Q. That case had been under investigation by the department long before these complaints were ever made to this Committee?—A. On 11th May, my attention was drawn to a despatch in the *Montreal Gazette*, and I immediately wired our Winnipeg superintendent who replied to the effect that he had been dealing with this case for about a week. The investigation has developed, and we are taking evidence under oath at the present time.

Q. Your investigation is not the result of these complaints?—A. No.

The ACTING CHAIRMAN: It is a serious accusation in a way. (Reads):

"In August, 1919, the Provincial Government of Manitoba sold the S. 3-22-19-10 W. 4th, Manitoba, to Eva Grant, Amaranth, wife of Robert Grant, of Amaranth.

"In September, 1919, assignment made by Eva Grant to Col. F. J. Murray of Winnipeg.

"In October, 1919, land purchased by Soldier Settlement Board from Col. F. J. Murray on behalf of Matthew B. Fleming, 436 College street, St. James, for \$4,680.

"Valuation by Provincial Government at time of sale, \$1,933.10.

"Independent valuation of J. L. McGowan, copy of telegram attached hereto shows outside value \$9 per acre.

"Valuation of board as per report of R. G. Gardiner, 27th September, 1919, as follows: 210 acres at \$16 per acre, \$3,360; 70 acres at \$14, \$980; 32 acres at \$11, \$352. Total \$4,692.

"Affidavit of Matthew B. Fleming attached hereto dated 14th May, 1920, showing that he did not put up the necessary 10 per cent deposit and that same was paid in some unknown manner to him and that in due course he received a receipt for \$23 from the Soldier Settlement Board.

"In due course, the purchase price was paid by the board to Col. F. J. Murray through the firm of Messrs. Kennedy, Kennedy & Kennedy, barristers, Winnipeg.

"Fleming states further and is prepared to swear that he never, at any time, saw the land in question until the purchase had gone through and upon visiting the land he found that it was not fit for cultivation and is, therefore, unable to commence farming operations on same."

*By the Acting Chairman:*

Q. You are investigating that?—A. Yes.

Mr. MORPHY: The Acting Chairman has been reading the Fleming charge?

The ACTING CHAIRMAN: Yes.

Mr. MORPHY: From Mr. MacNeil's presentation?

The ACTING CHAIRMAN: Yes.

Mr. MORPHY: When was that received by this Committee?

The ACTING CHAIRMAN: May 21st.

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*By Mr. Morphy:*

Q. I understand Dr. Black to say that on 11th May he saw this in the *Montreal Gazette* and immediately acted?—A. Yes.

Q. And ordered a board of inquiry under oath?—A. Yes.

Q. And that investigation has been proceeding, and up to date there is no report?—A. No report.

*By Mr. Tweedie:*

Q. Was it being investigated before it appeared in the *Montreal Gazette*?—A. Yes, our superintendent reported that it was being investigated.

Q. Look at the first paragraph of Fleming's affidavit. He says, "I told them that I did not have the 10 per cent to put up, and Mr. Ross said that I need not worry about that as that could be arranged." Ross was going to put it up himself. Fleming knew it was going to be put up by somebody?

Mr. MORPHY: That will all be a subject of investigation.

WITNESS: I may add for the information of the Committee that in order to protect ourselves against such cases as this, we require all settlers at the present time to make a declaration that they have examined the land for which they are applying. I am advised that Mr. Fleming took that declaration, which they have on file, signed by him that he had examined this land himself.

*By Mr. Morphy:*

Q. Is it a declaration by way of affirmation, or the statutory declaration pursuant to the Canada Evidence Act?—A. A statutory declaration, yes. We also require the vendors of the land to make a statement that this land came into their possession, and what they paid for it. I am advised that this is on file and that figures are given which are not very different from what we advanced on the land. I mention that in order that you may know that this system is being followed, that we have these forms for our protection. They will have a very direct bearing upon this case now being dealt with under the inquiry at present going on.

Q. Do I understand you to say that these declarations, what I call statutory declarations under the Canada Evidence Act, are made pursuant to the Canada Evidence Act, so that they will fall into the category of oaths under the criminal law that would make the party signing the declaration liable to a prosecution for perjury?—A. The one given by the vendor in regard to the price is as you state.

Q. What about the other?—A. I am not absolutely certain.

Mr. MABER: It purports to be that way; properly executed, there is no doubt it would be. It is in the form of an affidavit if properly executed.

Mr. MORPHY: If these men are playing a game of that kind, it would be somebody's duty to prosecute them.

Mr. WHITE: You would not have much of a case on a man's valuation.

*By Mr. Caldwell:*

Q. Have you had many such charges as these which on investigation have been found to have no foundation? I think you had two or three from New Brunswick, for which, when investigated, you found there was no foundation whatever?—A. They were charges or allegations that we paid too much for land, paid more for the land than it was worth. We have had several of these. We found that the allegations, so far as New Brunswick was concerned, had no foundation in fact, and that we had not made entries there that could not be justified.

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*By Mr. Tweedie:*

Q. There is a report in the *Morning Citizen* in regard to an investigation. It is headed, "Who Bought Land for F. B. Fleming?" Is this the same case?—A. Yes. The vendor in this case was called Murray.

The ACTING CHAIRMAN: As to rumours about purchases, I may state that I have investigated several rumours at home. One instance I remember very distinctly. It was a rumour that the Government money was being wasted, that the Government had paid \$7,000 for a certain farm. I investigated it, and I found that the Government had really paid \$3,200 for the farm.

Mr. CALDWELL: We have lots of rumours in New Brunswick.

The ACTING CHAIRMAN: I heard of two other cases very similar, though the statement was not so extravagant. The neighbours complained to me that the Government money was being wasted, so I investigated the matter.

*By Mr. Morphy:*

Q. Have you anything further?—A. One more case.

*By the Chairman:*

Q. The Marshall case. Give us your memorandum in regard to that?—A. The memorandum of the Marshall case is as follows:—

*No. 9.—Case of C. W. Marshall.*

Statement of "charges" presented by M. C. G. MacNeil, Dominion Secretary-Treasurer, G.W.N.A., and summary of information on file in the offices of the Soldier Settlement Board regarding the employment and termination of service of C. W. Marshall, Esq., formerly field supervisor for the board at Winnipeg, Manitoba, and his allegations concerning the administration of the board's business in that province.

The "charges" are as follows:—

(1) That A. K. Olive, District Agriculturist, knew full well that the supervisor of Swan River was not doing his duty, therefore he, A. K. Olive should not be considered competent to act in that capacity.

(2) That my criticism in reference to, that communications months old from settlers and yet having no attention, causing considerable hardship, dissatisfaction and inconvenience to settlers, was just criticism and should be attended to.

(3) That my criticism in reference to land purchases through the board for a settler, far in excess of its value, was just criticism and should be attended to for the benefit of the settler.

(4) That my statements referring to poor and blemished horses purchased for settlers in excess of their value was just criticism and should be attended to.

(5) That my charges of neglect of duty of the field supervisor in failing to carry out requests in communications from the office was just criticism and should be remedied through the administration of the office.

(6) That supervisor's reports were not acted upon or even placed on file.

(7) That my statements in regard to supervisors selling insurance policies should be investigated.

(8) That settlers were starving through the neglect of the officials of the board.

(9) That horses and cattle were dying of starvation.

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(10) That certain settlers had not one visit all winter though they had explained their dire necessity.

(11) That I am the victim of a conspiracy to cover over the matters brought to light which the board are evidently unwilling to remedy.

The facts are as follows:—

(1) C. W. Marshall recommended for position of field supervisor by Mr. Robert Maxwell, Dominion President, G.W.V.A. At the time of enlistment was employed as a farm hand with William Shaw, Elgin, Manitoba. Enlisted July, 1916, served in France. Discharged April 15, 1918. When engaged by the board as Secretary Treasurer, Great War Veterans' Association, Winnipeg. No experience as a farm manager in this country.

(2) Examined by board's district superintendent (Captain S. Larkin) an agriculturist (Mr. A. K. Olive) who found him unable to answer to their entire satisfaction various questions put to him. Nevertheless, in deference to Mr. Maxwell's wishes, it was decided to give him a trial.

(3) Began work January 23, 1920. January 29 wrote the district agriculturist criticising the board's administration. Soon afterward arriving at Winnipeg and apologized for having written in such terms.

(4) Later appeared at the office at Winnipeg and made grave charges against Mr. Tweddell, returned soldier supervisor with whom he was working. These charges were investigated by the board's Winnipeg office in March last and the circumstances fully reported to head office. This investigation revealed the fact that Mr. Marshall was incapable of performing the duties of field supervisor. Letters from the reeve of the municipality of Minitonas (Mr. Roy Johnston) and the secretary-treasurer of the same municipality (Mr. J. H. Cameron) intimate clearly that he was not only incapable of performing the duties of a field supervisor but that he was prepared to engage in his dishonest practice in so far as his responsibility to the board was concerned. The latter is borne out by the letter from Mr. Johnston above referred to in which he says:—

"He told me that he would not carry out the board's rules, as they were ridiculous; for instance, if a horse was ten years old he would purchase as eight years and the board would never know. I am satisfied that if he is left there for another couple of weeks he will have stirred up something that will be hard to stop as I consider him a regular agitator. You will understand that I have no interest in this case except the country at large.

Hoping you will see fit to keep Marshall from creating such unrest, I remain."

It was, therefore, decided to dispense with his services as field supervisor.

(5) Upon being advised that his services were no longer required as a field supervisor, he made a statement to our superintendent to the effect that he was in straightened circumstances financially and that he had serious illness in his home; whereupon the superintendent gave him a position as requisition clerk in the Winnipeg office.

(6) On April 19 he again presented his family troubles to the superintendent and stated that he was required at home to look after things and asked permission to leave the board's employ forthwith. This was granted.

(7) On April 27 Mr. Bowler, Provincial Secretary, G.W.V.A., called upon the board's district superintendent (Captain Larkin) and stated that Marshall had received no salary for his services and urging that he be given assistance without delay. On that date the board's official who keeps the records

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of the staff was absent from the office in connection with a sale of stock, and the salary records were therefore, not available. The superintendent, however, being sympathetic and desiring to avoid any injustice to Mr. Marshall gave Mr. Bowler a cheque for \$150 from the contingency account. On the following day, when the records were available, it was found that Mr. Marshall had already been paid up to March 31. Mr. Bowler was immediately informed and he promised to get in touch with Marshall. Some days Marshall telephoned, and he was asked to refund the amount of \$53.46 which he had been overpaid. He promised to do so.

(8) Although he discontinued his connection with the Board on April 19, he appeared on May 17, after he had been requested to return the amount overpaid, and presented his resignation in writing. The superintendent refused to consider it, making it clear to him that his resignation had been accepted on April 19.

(9) On May 20 the Board's legal adviser (Colonel Chandler) was instructed to proceed against Marshall to collect the amount which he had been overpaid.

(10) The allegations made by Marshall regarding the neglect of settlers by the board are found to be entirely unsupported by facts. The same is true of his allegations concerning equipment purchased for settlers. The board's records show clearly that Marshall's knowledge of land and stock values and even practical farming conditions in this country is such as not to warrant his statements being taken seriously. His allegation that there was a conspiracy to cover the matters brought to light which the board was unwilling to remedy is shown by the evidence available to be absurd. The board's superintendent on this point states as follows:

"As regards Marshall being a victim of a conspiracy, there would be no conspiracy in this office in which I was not connected, and I do not think that Marshall is worthy of such notice on my part, nor would I countenance any such thing in the office."

For supplementary information, see copy of letter and documents forwarded by District Superintendent, Winnipeg, May 22, also his reply seriatim to Marshall's charges.

*By Mr. Tweedie:*

Q. You have a briefly summarized denial of each one of these charges?—A. This is a reply given seriatim to the charges supplied by our district superintendent, Captain Larkin, who, I may mention, was himself president of what is known as the Garry War Veterans' Association, and I think the largest association in Winnipeg:—

"C. W. Marshall—My reply seriatim to these charges is as follows:—

(a) It is quite evident at the outset that Marshall had a personal grudge against Mr. Olive, as his attitude on several occasions could establish but he will find it hard to prove that our district agriculturist was aware of any delinquency on the part of the supervisor at Swan river, up to a certain point.

(b) Communications from settlers not being attended to—If this were true the criticism would be justified but there is no foundation for such a charge.

(c) Our experience with Marshall as a land valuator would suggest that he doesn't know much about it. When he wished to be established as a settler he made application for loan on a parcel of land for which he obtained an option at \$20 per acre, our appraiser valued this at \$8.50 per acre. He certainly is not qualified to judge land values.

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(d) The same remark applies to his knowledge of horses, as he certainly was given every opportunity to demonstrate his ability as a stock judge but he utterly failed when in company with Harvey C. Simpson."

I may say the superintendent was desirous of finding him some work in our organization that he could do well, and there is here a copy of a letter from Mr. Simpson, who is purchaser of live stock for the board, stating his opinion in regard to Marshall's fitness for work of this kind.

*By Mr. Morphy:*

Q. You mean unfitness—A. Unfitness for work of this kind.

Then charge No. 5—

"That my charges of neglect of duty of the field supervisor in failing to carry out requests in communications from the office was just criticism and should be remedied through the administration of the office."

My reply to that is—

(e) "We have no idea what this refers to. It may happen that the field supervisors do not take immediate notice of the communications which emanate from this office, and we have had occasion to jack them up sometimes on their seeming inattention, but we have invariably found that pressure of work accounted for their not being able to report on a case, or to conduct inspection of stock just as soon as we would like.

(f) The statement that supervisors reports are not acted upon or even placed on file is absolutely untrue.

(g) Marshall made a statement in our office that one of our supervisors, Bradshaw by name, had been endeavouring to sell insurance to our settlers in the course of his visits. I immediately called Bradshaw into the office and asked him if the statement was true. He admitted that he had been canvassing for insurance but did not know it was contrary to the regulations and, after getting assurance from him that activities in this direction would cease immediately, I took no further action. In fact, a report reached me that Marshall was engaged in the same way himself while supervising at Swan river. This I am endeavouring to prove.

(h) Regarding the assertion that settlers are starving through the neglect of the board, I do not think that one case can be brought forward in support of this vile charge. Everything that could be done was done to relieve settlers during the winter and the emergency fund was stretched to the limit to meet the necessities of their cases.

(i) It is true that horses and cattle died of starvation during the long winter season but our settlers were not the only ones who suffered in this respect as men who have been engaged in farming operations for years had to suffer in the same way. The Provincial Government of Manitoba made every attempt to supply farmers with feed and in many cases were unable to do so owing to scarcity of this commodity. Our field supervisors were instructed to look after settlers' stock as far as they could and purchase feed if at all possible, but as before stated, the long winter and the scarcity of feed gave them no chance. When a settler exhausts his maximum loan benefits under the Act we have no fund out of which we can provide feed to keep his horses and cattle alive.

(j) The charge that settlers had not one visit during all the winter was thoroughly investigated and this phase of the situation has been reported to you previously. As you are aware the supervisor against whom this charge was made has been relieved of his duties since April 30 last.

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(k) As regards Marshall being a victim of a conspiracy, there would be no conspiracy in this office in which I was not connected and I do not think that Marshall is worthy of such notice on my part nor would I countenance any such thing in the office.

The CHAIRMAN: Does the Committee want to go into all these letters.

Hon. MEMBERS: No.

Mr. MORPHY: It has been pretty well wound up to date. It is up to Mr. MacNeil now to show us something definite.

Committee adjourned until Monday, 7th June at 3 p.m.

### AFTERNOON SESSION.

COMMITTEE ROOM No. 435,  
HOUSE OF COMMONS,  
MONDAY, June 7, 1920.

The Special Committee on Pensions and Civil Re-establishment of Soldiers met at 3 p.m., the Chairman, Mr. Hume Cronyn, presiding.

*Other members present:* Messieurs Arthurs, Brien, Calder, Caldwell, Chisholm, Clark, Cooper, Copp, Green, Lang, MacNutt, McCurdy, McGregor, Morphy, Nesbitt, Pardee, Peck, Power, Savard, Turgeon, Tweedie and White,—23.

Mr. NESBITT: When the meeting broke up on Friday Mr. Cauchon was here and desired to be heard for a few minutes this afternoon. I had no authority, as far as I was concerned, to give permission to hear him, but if there is no objection, he might be permitted to address the Committee.

The CHAIRMAN: I have no objection.

### EVIDENCE.

Mr. NOULAN CAUCHON called, sworn and examined.

The scheme that I submitted to the Committee last year was recommended to the Government for investigation, and in evidence given by Mr. Black on the 20th May, he stated reasons why nothing had been done. He gave two reasons; one was that the ownership of the waters or streams in eastern Canada was not vested in the Government as it was in the West where they irrigated. Also that this Committee had recommended him to go slow in the matter of small holdings. In answer to the first, I think there is some misunderstanding, because in the East the waters of the Rideau river, which is the Rideau canal, are vested in the Crown, and one of the schemes which I recommended for investigation—and I may say that the question of the ownership of the water does not, as I understand it, affect the investigation as to soil and engineering features. One of the schemes, the one in the vicinity of the city and east of Ottawa, is the one that should be carried out from the waters of the Rideau river, which belong to the Dominion Government, so that that objection is thereby answered. I may mention that the Minister of Agriculture has recently built a ditch at the Experimental Farm here, to irrigate a certain area of land. That land has been all prepared. The ditch is built, and the land is sown with corn and turnips. We are just simply awaiting opportunity to have it irri-

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gated. This is within a mile and a half from here, and the point is that the water is being taken from the Rideau canal to do that irrigation.

*By Mr. Morphy:*

Q. Is that all ready for experiment this year?—A. It is built now, everything is ready.

Q. The water is ready?—A. Yes, everything is ready. No doubt the Minister of Agriculture will be pleased to show it to the Committee or to members who want to see it. I think it is the beginning of irrigation in Eastern Canada. I need not emphasize to members from the West what that means.

Q. Are they prepared to test this year at the Experimental Farm as between irrigated and non-irrigated land?—A. Yes, where this ditch is built. It is quite a small thing, seven or eight hundred feet long. All the land has been sown with the idea that half would be irrigated and half would not be irrigated, in order that they might get a test on the results.

Q. What has this been sown with?—A. Corn and turnips, I am informed. I would like to have seen garden stuff in it as well. The objection was raised against this scheme of small holdings, that it would take a campaign of intensive education. Of course I question that, because, during the war, we have had the great movement of war gardens, and I think almost every housewife in the country knows how to run a garden. I do not look upon intensive cultivation, which is really gardening, as anything to learn for the people of the country, especially with potatoes selling at from six to eight dollars a bag. In answer to the objection of over-production, which has been made in some quarters, I have here some samples, if you wish to see them, of de-hydrated fruit by an individual, a farmer on her own small holdings. It is simply to show that production can be done in that way.

*By the Chairman:*

Q. These samples are de-hydrated?—A. Yes.

Q. Not dried in the ordinary way?—A. No, put through a machine. It is a small de-hydrating plant, which costs about \$600, but that overcomes the objection, to my mind, that has been raised of over-production. If you turn your food or growth into imperishable products, I do not see where there can be any over-production. This was done by a lady who had taken up a small holding in the Okanagan Valley, a former Ottawa resident; she told me herself sometime ago when she was down here that she had not lost a pound of fruit she had grown. She de-hydrates it herself and ships it in small packages all over Manitoba and the Northwest by post.

Q. I take it those fruits really should be soaked in water?—A. Yes, it is a dried fruit. It emphasizes the point that a small holder need not be at the mercy of the canner or need not fear over-production.

*By Mr. MacNutt:*

Q. Would one \$600 plant do for several people?—A. Yes, she is doing it for two or three of her neighbours as well. Thinking of potatoes and the results that could be got from a small holding, I have here a report—I have given the Chairman a copy of it—of the Reclamation Branch, 1918-19, which is a branch of the Department of Interior, showing the comparative results of production on dry land and irrigated land in Lethbridge, Alberta. On an average of eleven years they got an average of 487 bushels per acre on the irrigated land and 237 bushels an acre on the land alongside of it, where it was not irrigated. Six of the years had a production of from 505 to 605 bushels of potatoes to the acre. The average, 487, is 250 bushels a year more than on the non-irrigated land alongside of it, or an average increase for the eleven years of 105 per cent, so that you can see if you grow 500 bushels to the acre, a man could make a good living on five to ten acres.

The CHAIRMAN: The difference between the dry years is much more striking.

[Mr. Noulan Cauchon.]

*By Mr. Chisholm:*

Q. You do not expect that price to hold on potatoes?—A. No, I eat potatoes.

*By Mr. Morphy:*

Q. But the principle is there?—A. Yes, the principle is there. The striking part of this report is the fact that there was no attempt to foster the thing. They simply took a plot of land, half of it was irrigated and the other half was not. It is the great difference that counts as between the dry and the other—the relative difference. Here is the report made by Mr. Fairfield, who is in charge of the Lethbridge Irrigation Farm of the Government—probably the greatest authority in the country. He is the man who introduced fertilized soil into Canada for alfalfa crops. He is absolutely disinterested. There is another point about it that I would like to touch upon—the denser settlements throughout the areas in Ontario and Quebec. I may mention, for the benefit of the members who were not here last year, that this is a map which I put on the wall, showing what I claim to be the economic axis of Ontario and Quebec, approximately a line between Windsor and Montreal. It runs through Toronto and on through other places. You will see on the map such cities as Hamilton, Brantford, London and the Grand River Valley towns and circles show their relative size as to population, not as to area. That shows the very dense population there is in the Hamilton district and the Western Ontario district. What is coloured blue from the Grand River to Toronto, and from the Grand River to the Niagara peninsular is an area that could be irrigated from the waters of the Grand River, if stored and used for irrigation purposes. That would accomplish three things; first the prevention of floods on the Grand River, second the creation of a power at Dundas with a drop of 555 feet, the greatest head in Ontario, and it would enormously increase, double or quadruple, the fruit production in that country. With the introduction of methods of dealing with the fruit, there would be no question of over-production. Then another thing; I have a map here, and since I showed it last year, I have coloured in the Indian Reserve near Brantford. That reserve can all be irrigated, or great portions of it. The thing that struck me from an economic point of view through this rich country is the land that is not thoroughly cultivated to the intensive degree that it might be. Passing on to the American side, I may mention that all the fruit district from Niagara to Rochester can be irrigated from the Erie canal, and it is a wonderful opportunity. Here is the Ottawa river on the map, and this blue area is the area that could be irrigated from the waters of the Rideau canal, a canal which I may point out is the Dominion Government's own stream for all practical purposes in Canada. The Dominion Government could, if they wished, take up this question of irrigation. All I am asking is that the Committee consider recommending that it be studied. The Government has all the agencies for doing that—agencies that nobody else has. You have an Agricultural Department and you have your Reclamation Service. You have your Natural Resources Department and your Water Power Branch, all ably manned. The men are all very competent to make everything, from a soil survey to an engineering report. All that country could be irrigated.

Q. How many acres in that area, broadly speaking?—A. A couple of thousand square miles to be irrigated.

Q. What state of cultivation is it in now?—A. A great portion of it is swamp land. Here is the valley of the Nation River and it requires to be thoroughly drained.

Q. And then irrigated?—A. Yes, the drainage alone would be a wonderful help. There is one great big area here, twenty-five square miles and there is not a road through it.

Q. In connection with the many schemes you have spoken of, can you give the Committee the number of acres that would be brought into cultivation and into first class condition through irrigation, that are now not productive at all, or practically not productive?—A. Well, roughly, there is enough water in the Grand River water-

[Mr. Noulan Cauchon.]



## APPENDIX No. 4

shed if stored and used at the proper season, allowing for evaporation, to irrigate a couple of thousand square miles. That would cover all the ground from Toronto away north to Brampton, and the better part of the Niagara peninsula.

Q. Can that be stored without there being any liability for the deprivation of the right of citizens to use the water in its accustomed flow?—A. I believe so, because the rights, as I take it, consist of two things; the domestic right of water, which would not be interfered with, because we do not take all the water; you could do the irrigation almost with the surplus water which is now lost by the floods in the spring.

Q. You store that by a series of dams?—A. Yes, up stream, one is up near Elora. One is in the vicinity of that rough country near Elora.

Q. Where the water flows in the Grand near Galt?—A. Yes.

Q. It would not decrease the ordinary supply that the riparian land owner is entitled to by law?—A. None whatever that I can see, and further than that, the diversion of the water at Galt, to Dundas for power purposes would not deprive the people of Brantford and down the stream, because the same quantity will create fifteen or twenty times as much power in that great drop at Dundas as it would at Brantford or elsewhere, because all you have to do is to transmit that power back to them. They can get fifteen to twenty times as much if they want to pay for it.

Q. Then come back to my original question; as to the number of acres that would benefit by irrigation?—A. About one and a quarter million in each scheme are capable of being benefited, in round figures.

Q. About what percentage of that is not being utilized for local conditions, say on account of lack of drainage and irrigation?—A. I suppose the whole of it is owned and used in a sense, but very deficiently used—

Q. Muck lands?—A. Muck lands and hay lands, which could be producing very good crops.

Q. Your scheme is aimed at increased production?—A. Yes, increased production per man.

Q. And at the same time you link it up to the re-establishment of the returned soldier and why?—A. Around all these large centres, for instance London and elsewhere, capable of utilizing the same production, and in many cases benefiting by irrigation—

Q. Take the Grand River, have you considered the valley of the Thames?—A. Yes, there are various points on the Thames that could be irrigated also.

Q. What about the cost of storage of these waters?—A. That varies of course according to the formation of the land. I may say that a great deal of the preliminary information is available—and I used it myself to a large extent—in the topographical maps issued by the Militia Department, a very valuable and fine work. I have supplemented it by personal examination. All of that area is shown in the map. So that all the Government would have to do would be to make, not extensive surveys, but to send some of their parties up there for a soil and preliminary irrigation survey.

*By Mr. Pardee:*

Q. What would it cost?—A. The surveys?

Q. The whole thing?—A. Well, as to irrigation in this country, if carried out on a large scale, in Western Ontario—I am giving you round figures, because I have not been able to make personal surveys—in connection with what I have seen and know of irrigation in the West, and am familiar with, before the war figures I think \$20 an acre on a large scheme would have furnished you the water in the large ditches, leaving the farmer to build his own laterals.

Q. A million and a quarter acres?—A. Yes.

Q. Twenty dollars an acre?—A. Yes, before the war; it will be a little more now, say \$30. That does not need to be carried out all at once. It is capable of sectional and unit development all over that district. Last year, the Chairman of this Commit-

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tee, Mr. Calder, after hearing me suggested that he was going to bring in an amendment to the Soldier Settlement Act to cover the possibility of the irrigation being done by the Government, as part of the cost of the land scheme; but the Soldier Settlement Act does not enable the Government to do that at present. Of course, the question is, and quite rightly, should the Ontario Government or the Quebec Government as the case may be, not do this work? But Mr. Black told me, and he stated in his evidence the other day, on May 20, that if the Ontario Government took up this scheme he would be willing to co-operate. I had an interview with Sir William Hearst when he was in power, and also an interview some months ago with the present Minister of Agriculture in Toronto who gave me a very sympathetic hearing. I have had the honour of receiving an invitation to address the Ontario Cabinet on the economic development of Ontario which subject will include these schemes and some others. Of course, I cannot say what they are going to do until I have had the privilege of that interview.

*By Mr. Tweedie:*

Q. What is the population of the territory included in your scheme?—A. Leaving out Toronto and taking in all the country up to North Waterloo and down to the Lake; taking in all the towns in the Grand River Valley, and Hamilton and the Niagara Peninsula, there are about 225,000 people on the land; while there are about 225,000 people in fourteen cities and towns with over 4,000 inhabitants. This is really the richest land in Canada, the most densely rurally populated land, and it has the hottest climate. I claim that if it could only be irrigated it would have the greatest production of any part of Canada. Even now there are men there making a good living on five acres.

Q. In view of the fact that this is somewhat of a colonization scheme, do you think it would be a good thing to centralize the settlers in that densely populated area?—A. I think so, for the simple reason that it is not a question of population, it is a question of what they can produce. If you can increase the population, not to the point of saturation, instead of sending them to the bush, you are simply halving or quartering the maintenance cost of the machinery of production and of civilization, your railways, highways, bridges, churches, schools and other agencies.

Q. Do you include the Niagara Peninsula in that scheme?—A. Yes.

Q. Can you buy land there for \$30 an acre?—A. No, \$30 an acre is the capital cost of putting in the water.

Q. What is the assessed value of the land included in your scheme?—A. A great deal of this land in this fruit country runs from \$500 an acre to anything a man cares to ask for it, that is with fruit on it.

*By Mr. Morphy:*

Q. \$500 to \$1,500 anyway?—A. Yes. The point is that there is a great stretch of land on the top of the escarpment here (pointing to map) which is good for fruit, but which on account of its condition dries out and bakes. If that country could be watered, it would be a tremendously rich fruit country. Then there is all this country (pointing to map), the Beverly Swamp, west of Dundas, on the Grand river, which can be drained and made very productive; and there is all the country which goes easterly from the Grand River to Toronto paralleling the lake on a line as far north as Brampton. All that is magnificent country which is only growing ordinary cereal and hay crops.

*By Mr. Tweedie:*

Q. Is not your proposition more one of intensive farming than a soldier settlement scheme?—A. Yes, but it is the availability of the scheme for soldier settlement that I am advancing.

[Mr. Noulan Cauchon.]

## APPENDIX No. 4

Q. Is not that the most densely populated farming district in the whole Dominion of Canada?—A. Quite.

Q. And does it not include the highest price land in Canada?—A. It includes some of it, yes.

Q. Would you not be required to enter into agreements, before you could carry out this scheme, with the individual owners of the land?—A. Certainly.

Q. And would not this scheme, if it were carried out, involve the expenditure of hundreds of millions of dollars, perhaps billions?—A. I think not. I am not proposing to expropriate the highly expensive land; I am proposing to expropriate an area of minor production and to make agreements for this purpose. That is, we have now land there costing, say, from \$75 to \$100 per acre which by a process of irrigation could be turned into highly productive land.

Q. It would at least involve a scheme of expropriation?—A. It would.

Q. And I suppose your experience teaches you that expropriation is highly technical work and takes a great deal of time to complete, and that nothing can be done with regard to irrigation until the titles of the property are practically in the hands of the Crown?—A. Yes, so far as soldier settlement is concerned.

Q. Then you would have the right to irrigate, or to couple up and tax only the lands which have been expropriated?—A. Yes, but I would not confine it only to land for the soldiers. I think the whole country would derive benefit from the irrigation.

Q. That is what I want to get at. The scheme which you are advocating is more a scheme for general development than a scheme for soldier development?—A. It is fundamentally a scheme for general development, of which I would like to see the soldiers get the advantage. They could live on a small area and be surrounded by civilized conditions and they would increase their production and efficiency and the efficiency of their children, as against sending them to land away from civilization.

Q. The general advantage of your scheme would be for the settlers now owning the land, though incidentally it might benefit the soldiers?—A. Not if it were carried out primarily for the soldier.

Q. If you carried it out primarily for the soldiers would it not involve expropriation?—A. Yes.

Mr. MORPHY: But we could get it expropriated at this time at the minimum cost.

WITNESS: That is my point.

Mr. MORPHY: Whereas if it were done afterwards it would be more expensive because of the increased value of the land as the result of this scheme.

WITNESS: Exactly.

*By Mr. Tweedie:*

Q. You would expropriate from private citizens?—A. We would have to expropriate from private citizens.

Q. These private citizens being good settlers, do you think it would be in the interests of the country to expropriate their land where they are good settlers and farmers?—A. I will qualify that in two ways. Is a man the best kind of a settler who is not developing his land to the best advantage. There are now legal rights to expropriate for everything, from a telegraph line to a pipe line, for any kind of purpose. Why should not the government expropriate for the highest purpose, the increased production of the country.

Q. The settlers on that land are developing it to the best advantage, even in the absence of irrigation?—A. In some cases, yes; in other, no.

Q. Generally throughout the country, can you tell us the amount of money which would be involved in the expropriation of these lands?—A. Most of the lands which I am selecting for expropriation at present would run from \$75 to \$100 per acre.

[Mr. Noulan Cauchon.]



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Q. How many acres would you expropriate?—A. That would result, for instance, in the laying out of a 20-mile stretch from Galt to Dundas. The ordinary right of way strip is 100 feet wide, and 100 feet would provide for about 26 settlers, roughly. There are 13 acres to the mile, so that, roughly, there would be in a 20-mile strip of 100 feet wide room for 26 small holdings.

Q. Have you set down the number of acres and figured out the price? Are you able to give us the definite sum of money which would be required simply for the expropriation of the land?—A. I have figured it out just to this extent: an approximate value of \$75 to \$100 per acre. But as to what you could take economically would depend upon the survey which I am asking to have made, in order to determine exactly where the ditches should go and which would be the easiest to build. Having that information, it would be a very simple matter to select 10,000 or 100,000 acres for development.

*By Mr. Green:*

Q. Is it not, after all, a provincial matter?—A. Yes, it is a matter for the provinces to carry out; but the provinces have no machinery for obtaining this information. The Dominion Government has a Reclamation Branch, which is part of the Department of the Interior, and is available for the purpose. The Ontario Government has no machinery of that kind, though I believe they will be sympathetic towards carrying out the scheme or such portions as may be thought desirable.

Q. If the provinces desire a scheme of this kind, do you think that the Federal Government would lend them their machinery?—A. They might, but as the Dominion Government is handling the soldier settlement question, I think it reasonable to ask it to contribute the information as to what should be done in this matter. It is a new venture, something with which the local governments have had nothing to do.

Q. Has it occurred to you that by the time you got the information and got the provincial governments to take the scheme up this Government would be pretty nearly through with re-establishment?—A. That is a point on which I am not qualified to speak.

*By Mr. Tweedie:*

Q. It is a scheme for the general advantage. I do not see where it would directly benefit the soldiers' settlement. In the West, in Alberta and Saskatchewan, they make all the preliminary surveys for irrigation at the expense of the Federal Government; and if the Ontario Government wish to take hold of this scheme I have no doubt that it would be done at the expense of the Federal Government.—A. In the West it is done at the expense of the Federal Government on the assumption, I believe, that the streams which are to be developed are the property of the Dominion Government. In eastern Ontario, as I pointed out, the Dominion Government owns the Rideau canal, and, so far as that is concerned, there could be no departmental objection to going on at least with that.

Mr. NESBITT: The Rideau canal was taken over many years ago.

WITNESS: In 1829.

Mr. NESBITT: It was taken over on special conditions long before Confederation. But I do not think that that applies to the Rideau river. The Rideau canal was a scheme to develop inland transportation for military purposes.

The CHAIRMAN: Mr. Cauchon, I understand, desires us to bring this scheme to the attention of the Government with possibly a recommendation of some kind.

Mr. NESBITT: Mr. Cauchon has gone to a great deal of trouble and given himself a great deal of work in connection with this matter; there is no doubt about that. But it would cost a lot of money, more especially the proposition dealing with the Grand River lands. The storage dams would also cost a great deal of money; more perhaps than this country has at present available.

[Mr. Noulan Cauchon.]

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WITNESS: May I remark that I figured it would cost less to establish a man on five or ten acres down there than it is costing now to establish him on 160 acres in the West?

Mr. NESBITT: That is after they get the storage dam built and the water developed.

WITNESS: No, if you take up a big enough scheme. That is all included in the estimate of the cost.

Mr. MORPHY: I have not any doubt that if this scheme is not gone on with now, it will be fifty years or one hundred years hence, and they will say that we were behind the times. I move that this scheme be recommended to the Government for immediate consideration, in co-operation with the provinces affected.

Mr. TWEEDIE: I suggest that we leave our recommendations until we come to consider our report.

Mr. NESBITT: I perfectly agree with Mr. Tweedie.

Mr. MORPHY: I merely put that motion to get forward, and by way of showing how we feel about it. I think Mr. Cauchon is entitled to some advance indication of our attitude, and it seemed to me that this was a good time to give him some encouragement.

The WITNESS: I have been asked to express an opinion on this recommendation for the reclamation of swamp land, as to whether it should be done by private parties or by the Government. From my experience, I am quite definitely of opinion that all schemes of reclamation and irrigation should be functionally done by the Government. Private enterprise in these cases has not been successful, as a rule. I think it should be the function of the Government, not that the Government should pay for the whole thing, I mean those who benefit from it should pay for it; but the actual carrying out of these schemes of reclamation are rarely successful in private hands, because the unit of private activity is too small to cover an efficient drainage or irrigation scheme.

Mr. NESBITT: I move that we thank Mr. Cauchon for his address.

Mr. MORPHY: I second the motion.

The CHAIRMAN: I am quite certain that the Committee are grateful to Mr. Cauchon for the tremendous amount of time and trouble he has taken in this matter from an altogether disinterested standpoint. We will be very glad to consider the scheme when we come to frame our recommendations.

Motion agreed to.

Mr. CAUCHON: Thank you very much, Mr. Chairman and gentlemen.

Witness retired.

The Committee adjourned and went into executive session.





## ADDENDA

Departmental Records and Reports of certain Sub-Committees.

Statements and other Papers submitted in connection with the Evidence given.



## APPENDIX No. 4

## BOARD OF PENSION COMMISSIONERS FOR CANADA

## COMPARATIVE SCALE OF PENSIONS

## ANNUAL RATE AWARDED TO PRIVATES TOTALLY DISABLED BY WAR SERVICES

Country.	Pensioner only.	Pensioner and Wife.	Pensioner, Wife and 1 Child.	Pensioner, Wife and 2 Children.	Pensioner, Wife and 3 Children.	Add for each subs. Child.	Allowance for Helplessness.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
*Canada.....	720 00	900 00	1,044 00	1,164 00	1,260 00	96 00	450 00
United Kingdom.....	506 13	632 66	727 56	803 48	879 42	75 92	253 06
New Zealand.....	506 13	759 20	885 73	1,012 26	1,138 80	126 53	253 06
Australia.....	379 60	569 40	695 93	790 74	854 01	63 26	126 53
South Africa.....	379 60	506 13	601 12	685 36	759 20	63 26	442 86
**United States (Temp.).....	960 00	1,080 00	1,140 00	1,200 00	Subsequent children nil	Nil	240 00
(Perm.).....	1,200 00	1,320 00	1,380 00	1,440 00	660 00	60 00	
France.....	480 00	480 00	540 00	600 00	372 27	26 76	
Italy.....	243 33	291 99	318 75	345 51			
Germany.....							

(From \$175.20 to \$316.33 according to nature of disablement.

(From January 1st, 1919, the pension has been increased from 50% to 100% according to nature of disablement.

\*The rates for Canada include a bonus for one year to take effect September 1st, 1919.

\*\*U.S.A. permanent total disability case receives \$100.00 per month for life.

No account has been taken of benefits accrued from voluntary insurance.



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*Pensioners in District Offices, November 30, 1919*

District Office—	Disability	Dependent	Total
Montreal.. . . . .	4,761	1,102	5,863
North Bay.. . . . .	1,261	175	1,436
Hamilton.. . . . .	3,713	842	4,555
Winnipeg.. . . . .	6,032	1,150	7,182
Calgary.. . . . .	3,604	564	4,168
Regina.. . . . .	2,359	325	2,684
St. John.. . . . .	2,027	530	2,557
London.. . . . .	4,360	891	5,251
Toronto.. . . . .	11,059	2,289	13,348
Edmonton.. . . . .	2,491	376	2,867
Port Arthur.. . . . .	773	150	923
Vancouver.. . . . .	4,699	908	5,607
Kingston.. . . . .	2,204	586	2,790
Charlottetown.. . . . .	368	109	477
Quebec.. . . . .	646	238	884
Victoria.. . . . .	1,518	244	1,762
Ottawa.. . . . .	1,910	619	2,529
Halifax.. . . . .	2,589	688	3,277
Sydney.. . . . .	679	267	946
Saskatoon.. . . . .	2,143	273	2,416
Total.. . . . .	59,196	12,326	71,522

BOARD OF PENSION COMMISSIONERS FOR CANADA

MEMORANDUM

*Tuberculosis Cases as at December 31, 1919*

Country of origin—		
Canada.. . . . .		699
England.. . . . .		503
France.. . . . .		1,596
Total.. . . . .		2,798
Number of above cases having 100 per cent disability—		
Country of origin—		
Canada.. . . . .		284
England.. . . . .		201
France.. . . . .		582
Total.. . . . .		1,067

## APPENDIX No. 4

## BOARD OF PENSION COMMISSIONERS

TUESDAY, April 20, 1920.

Statement of the estimated cost of putting into effect the proposed amendment to sections 31-3 of the Pension Act, as requested by one of the members of your Committee.

(Sgd.) E. G. AHERN.

Widowed mothers at full rate, \$576 (\$480 pension; \$96 bonus) . . . . .	\$2,729,088
Widowed mothers at present rate, \$365.10 (this is the average rate) . . . . .	1,737,844
	<hr/>
Increase per annum . . . . .	991,244
	<hr/>

Herewith figures which show the estimated cost of putting into effect section 34-2 of this Board's proposed amendment to the Pension Act.

(Sgd.) E. G. AHERN,

*Secretary, Board of Pension Commissioners.*

## MEMORANDUM

April 19, 1920.

Number of widows with families . . . . .	8,190
Number of orphan families . . . . .	542
	<hr/>
Total number of families . . . . .	8,732
Assume 50 per cent of above widows have no parents-in-law . . . . .	4,095
Assume 50 per cent of above orphan families have no dependent grand-parents . . . . .	271
	<hr/>
Total . . . . .	4,268
	<hr/>
Assume 50 per cent of above are self-supporting . . . . .	2,133
	<hr/>
Eligible for dependency allowance . . . . .	2,133
2,133 persons at \$180 proposed rate equals \$383,940.	

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## DEPARTMENT OF SOLDIERS' CIVIL RE-ESTABLISHMENT

## ORTHOPEDIC AND SURGICAL APPLIANCES BRANCH

*Quarterly Summary of Work in Canada—January 1, 1919-March 31, 1920*

1919	Appliances Purchased.				Appliances Manufactured.						M. O. A.	Re- pairs.	Total Prescriptions filled by factory.
					Legs.			Arms.		Boots			
	Boots.	Splints, Trusses, etc	Optical Supplies.	Total Prescrip- tions filled by purchas- ers.	New Legs delivered	New Sockets delivered.	Peg Legs delivered.	New Arms delivered.	New parts delivered.	Made and delivered.	Made and delivered.	Completed.	
January.....	40	24	58	122	.....	.....	.....	.....	.....	.....	.....	.....	83
February.....	72	55	63	190	9	6	6	.....	2	2	23	35	
March.....	109	81	105	295	.....	.....	.....	.....	.....	.....	.....	.....	
	221	160	226	607	9	6	6	.....	2	2	23	35	83

Total Number of Appliances and Repairs delivered—607 plus 83=690.

April.....	68	29	118	215	13	1	12	1	.....	7	12	17	63
May.....	68	79	117	264	8	15	12	1	.....	8	23	27	94
June.....	65	50	104	219	4	2	2	2	.....	6	17	25	58
	201	158	339	698	25	18	26	4	.....	21	52	69	215

Total Number of Appliances and Repairs delivered—698 plus 215=913.  
Increase over previous Quarter—223.

July.....	79	40	129	248	4	.....	.....	2	.....	17	24	28	75
August.....	69	60	104	233	6	4	3	2	.....	17	29	23	84
September.....	59	43	129	231	4	3	2	1	.....	33	36	47	126
	207	143	362	712	14	7	5	5	.....	67	89	98	285

Total Number of Appliances and Repairs delivered—712 plus 285=997.  
Increase over previous Quarter—84.

October.....	52	44	156	252	14	6	3	3	1	31	37	56	151
November.....	46	34	149	229	7	2	1	1	3	51	40	69	174
December.....	75	49	137	261	10	5	1	.....	1	57	31	84	189
	173	127	442	742	31	13	5	4	5	139	108	209	514

Total Number of Appliances and Repairs delivered—742 plus 514=1,256.  
Increase over previous Quarter—259.

1920.													
January.....	65	38	149	252	8	4	1	2	.....	72	35	153	275
February.....	36	43	123	202	9	7	.....	1	7	81	44	148	297
March.....	39	40	136	215	20	6	2	4	4	98	50	171	355
	140	121	408	669	37	17	3	7	11	251	129	472	927

Total Number of Appliances and Repairs delivered—669 plus 927=1,596.  
Increase over previous Quarter 340. Increase over same Quarter last year, 906.



Appliances and repairs delivered during the 12 months ending December, 1919.. . .	3,856
Appliances and repairs delivered during fiscal year ending March, 1920.. . .	4,762
Present average (liable to increase), Vancouver.. . .	400 per month.
" " " Victoria.. . .	130 "
Total.. . .	530
Imperials, 31st March, 1919.. . .	3
" " 1920.. . .	47

Staff—Vancouver: Administrative, 6. Operative, 13..	19
Victoria: Administrative, 2. Operative, 5..	7
Total..	26

### VICTORIA BRANCH

Membership has increased gradually since organization, but even yet does not include all amputation cases resident in Victoria.

April 15, 1920

J. A. PATON,  
*President.*

11 GEORGE V, A. 1920

## RE-ESTABLISHMENT OF TUBERCULOUS SOLDIERS

*(Extract from Report of the work of the Department of Soldiers' Civil Re-establishment, December, 1919)*

"The total number of cases of tuberculosis which have been treated up to the present is approximately 7,000. Less than 5 per cent of these cases have died; about 20 per cent have become arrested; about 25 per cent have become quiescent; a large proportion of the balance have improved more or less; a small proportion have left institutions of their own accord and have refused further treatment, for family or other personal reasons. Records show that 75 per cent of those ex-members of the forces who have fallen a prey to the disease, and who have been treated in sanatoria of this department, are able to resume useful occupations in civil life."

Figures supplied by Department of Soldiers' Civil Re-establishment to March 31, 1920:—

Total number of tuberculous cases treated to 31/3/20, 7,911.

Total number discharged, 5,043.

Number now under treatment, 1,995.

Deaths, 873.

Percentage of deaths to cases treated, 11.03 per cent.

Letter from Department of Soldiers' Civil Re-establishment, April 27, 1920.

Total number of patients who have received treatment for tuberculosis, including 1,995 patients now in sanatorium, 8,841.

## RE-ADMISSIONS

Letter from Department of Soldiers' Civil Re-establishment, March 8, 1920.

Cases re-admitted now under treatment, 158.

Letter from Department of Soldiers' Civil Re-establishment, April 27, 1920.

Cases re-admitted now under treatment, 216.

LAKE EDWARD SANATORIUM, Lake Edward, P.Q., April 23, 1920.

The Chairman,

Pensions and Re-establishment Committee,

House of Commons,

Ottawa, Ont.

SIR,—We, the undersigned tuberculous patients now undergoing treatment in Lake Edward Sanatorium, herewith beg to request that the Select Committee of the House of Commons appointed for the purpose of dealing with the question of pensions and re-establishment will allow us to present our claim for an increase in the present rate of dependents' allowance.

As, no doubt, you are aware, the cost of living to-day is a most serious problem to us all, and the average amount received by us monthly, for a wife and family of three (3) children is but (\$76) seventy-six dollars, which is inadequate to live in any degree of comfort. We therefore urge that an increase in the dependents' allowance be granted, of not less than 20 per cent to enable us to meet the increased cost of living.

We are,

Your truly,

ADELARD PLOURDE,

EX.-C.S.M. BERGERON,

W. CARTER,

S. OLSEN,

M. CAMPBELL,

F. J. L. COLLINGWOOD,

E. GERMAIN,

E. MATTHE,

R. SHAW,

C. THIBAUT,

C. WIGGS,

J. H. BENNETT,

E. LENBAULT,

W. SWAN,

D. MORRISON,

A. D. WETHESTONE-MELVILLE.

## APPENDIX No. 4

STATEMENTS *RE* SOLDIERS AND SAILORS, ETC.

DEPARTMENT OF MILITIA AND DEFENCE,

OTTAWA, CANADA, April 30, 1920.

DEAR SIR,—With further reference to your letter of the 20th instant, I beg to enclose herewith a statement showing the number of officers and men who would be affected should the proposed changes in the C.E.F. Pension Act be made.

This statement, of course, does not include sailors.

Yours very truly,

C. L. PANET, *Lt.-Col.*,*Secretary, M. and D.*

V. CLOUTHIER, Esq.,

Clerk of Committee on Pensions and Re-establishment,

Ottawa.

Return showing the number of officers and other ranks (including warrant officers) now serving in the Permanent Force, who were members of the Permanent Force at any time since the 4th August, 1914:—

Units.	Officers.	Other Ranks.	Total All Ranks.	Remarks.
Militia Headquarters.....	27	2 (a)	29	
District Headquarters.....	47	1 (b)	48	
Officers Insp. Cadet Corps.....	3		3	
Canadian School of Musketry....	2	2	4	
School of Signalling.....		1	1	
Inst. Cadre.....		8	8	
Canadian Permanent Machine Gun Corps.....	22	66	88	
R. C. H. A.....	22	266	288	
R. C. D.....	19	308	327	
L. S. H.....	17	161	178	
R. C. G. A.....	41	395	436	
R. C. R.....	33	604	637	
P. P. C. L. I.....	24	256	280	
R. C. E.....	30	256	286	
R. C. A. S. C.....	33	259	292	
R. C. A. M. C.....	11	28	39	
R. C. A. V. C.....	2	11	13	
R. C. O. C.....	41	477	518	
C. P. A. P. C.....	23	24	47	
C. M. S. C.....	12	60	72	
	409	3,185	3,594	

(a) Canadian School of Signalling.

(b) Attached from R.C.R.



11 GEORGE V, A. 1920

DEPARTMENT OF NAVAL SERVICE,

OTTAWA, April 28, 1920.

SIR,—In reply to your letter of 24th April, 1920, I beg to inform you that the Canadian Naval Service is at present being reorganized. No permanent policy has yet been decided upon by the Government, and it is not therefore possible to give more than approximate numbers of officers and men who will be employed in the near future. In accordance with the present programme the following are the numbers which will be employed during the present financial year:—

Crew of one light cruiser.. . . . .	484	officers and men.
Crews of two destroyers.. . . . .	172	“ “
<hr/>		
Total.. . . . .	656	“ “

In addition there will be approximately one hundred officers and men serving at Headquarters, Ottawa, and at the Dockyards, Halifax and Esquimaux; at the Royal Naval College of Canada, and care and maintenance crews of submarines.

I am, sir,

Your obedient servant,

G. J. DESBARATS,

*Deputy Minister.*

THE CLERK,

Committee on Pensions and Re-establishment,  
House of Commons, Ottawa.

## DEPARTMENT OF SOLDIERS' CIVIL RE-ESTABLISHMENT.

## STATEMENT RESPECTING MEDICAL STAFF.

Ottawa, 30th April, 1920.

The Chairman,

Committee on Pensions, etc.

House of Commons, Ottawa.

Dear Sir,—

With reference to the question asked by the Committee, requesting a statement showing the number of physicians who had not been overseas, their names and addresses, and who are holding positions in the Medical Staff of the Department of Soldiers' Civil Re-establishment—of 255 full time Medical Officers 27 have not had overseas service.

Attached please find nominal roll showing the names and addresses.

There are at the present time 143 part time Medical Officers—of these 26 have not had overseas service.

Of those men working on scale of fees only, there are 398 and of this number 237 have not had overseas service.

Nominal rolls of these latter two classifications are being compiled.

It is to be noted that non-overseas staff is being replaced where possible by those with overseas experience. It also is to be noted that with the part-time staff and those on Workmen's Compensations Act scale, in many of the towns and villages Medical Representatives had necessarily to be appointed as no doctor with overseas experience was available.

The percentage of those on full time staff who have not been overseas has been steadily reducing.

It may be noted from the attached nominal roll that the majority of the non-overseas full time staff are specialists or men who because of special qualifications are difficult to replace.

Yours very truly,

(Sgd.) E. G. DAVIS,

Director Medical Services,

Department of S.C.R.

## APPENDIX No. 4

DEPARTMENT OF SOLDIERS' CIVIL RE-ESTABLISHMENT,  
 The Chairman,  
 Committee on Pensions, etc.,  
 House of Commons, Canada.  
 OTTAWA, April 30, 1920.

DEAR SIR,—In reply to the request for a statement showing the number of physicians belonging to the Medical Staff of the Department of Soldiers' Civil Re-establishment who have seen service overseas, separating those who have gone to England from those who had gone to France, herewith please find statement:—

	Full Time	Part Time	W.C.A.
England.. . . .	17	7	9
France.. . . .	211	110	152
Canada.. . . .	17	12	19
Over age.. . . .	1	4	96
Exempted.. . . .	6	3	6
Civilian.. . . .	3	7	116
Total.. . . .	255	143	398

Yours very truly,

(Sgd.) E. G. DAVIS,  
 Director of Medical Services, Department of S.C.R.

Name.	Where employed.	Age.	Duty.	Qualifications.
Farrar, C. B.....	Head Office, Ottawa....	40	Psychiatrist.....	M.D. special training.
Byres, J. B.....	Ste. Agathe Sanatorium and Laurentianide Inn	42	Med. Supt.....	Special tb. training.
Chantel, L. E.....	Ste. Agathe Sanatorium (class E), Q. Tb.....	28	Asst. Supt.....	McGill Graduate M.D., C.M.
Convery, E. B.....	Lake Edward Sanator- ium.....	26	Asst. Supt.....	M.C., C.M.
Couillard, J. A.....	Lake Edward Sanator- ium.....	31	Med. Supt.....	B.Ph., B.A. 1Ph., M.D., C.M.
Lundon, C.T.....	St. Anne Hosp..	28	Physician...	McGill Graduate, 1914 M.D., C.M.

*Being struck off Temporarily Employed.*

<i>"B" Unit.</i>				
Garrison, Wm. M.....	Darton Sanatorium.....	40	Med. Supt.....	A.B. '98 M.D., 1902.
Moore, E. F.....	Camp Hill Hospital.....	49	Physic Hydro-electro & Physic Therapy..	B.A., M.D., C.M.
<i>"C" Unit</i>				
Clark, Robt. W.....	H.Q. Kingston..... (Physically unfit).	44	Med. Officer.....	M.B.
Elliott, C. H.....	H.Q., Kingston..... (Physically unfit).		Med. Officer.....	
Hopkins, B. H.....	Mowat Sanatorium.....	32	Med. Supt.....	M.D.
MacKay, W. M.....	Mowat Sanatorium.....	28	Asst. Supt.....	Graduate Queen's Uni- versity, 1916.
Mundell, D. E.....	Sydenham Hospital....	55	Surgeon in Charge..	B.A., M.D.
<i>"D" Unit.</i>				
Campbell, J. P.....	Spadina Hospital.....	30	Med. Officer.....	M.B.
Courtice, J. T.....	Davisville Hosp.....	43	Physio-Therapy Specialist.....	M.D.
Mitchell, W. T. B.....	Newmarket Hospital... (Mental Specialist).	29	Asst. Supt.....	Bach. of Med.
McGhie, B. T.....	Newmarket Hospital... (Mental Specialist).	30	Med. Supt.....	M.B. 1916, M.D., C.M. 1918, L.C.P. & S.O. in Nov., 1918.

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Name.	Where Serving.	Age.	Duty Qualifications.
<i>"F" Unit.</i>			
Alexander, N. B.....	H. Q., London, Ont.....	41	U.M.D., M.D.
Lapp, A. D.....	Speedwell Hospital (Quiescent T.B.)	24	Med. Officer, M.B.
Proctor, A. D.....	Freeport Sanatorium (Specialist)....	37	Med. Supt. M.B., Toronto, 1903.
Segal, J.....	Speedwell Hospital (Specialist).....	36	ilc Tuberculosis Sec., M.D., C.M.
Tripp, A. J.	H. Q., London, Ont.	30	Med. Officer, M.B. & M.D., C.M.
<i>"H" Unit.</i>			
Hindson, J. C..	Earl Grey Hospital	23	Interne, M.D., C.M.
<i>"J" Unit.</i>			
Haselt, E. S..	H. Q., Vancouver.	59	Med. Officer, Member of Royal College Surgeons.
<i>"K" Unit.</i>			
Carmichael, D. A.....	Jordan Mem. Sanatorium (Specialist) .....		Med. Supt.
Lunney, E. W.....	Fredericton Hospital.....	30	Med. Officer, M.D. C.M.
Mackay, Chas.....	H. Q., Fredericton.	37	U.M.D., M.B.

## DEPARTMENT OF SOLDIERS' CIVIL RE-ESTABLISHMENT,

OTTAWA, April 30, 1920.

The Chairman,

Committee on Pensions,

House of Commons, Canada.

DEAR SIR,—Relative to the question asked for a statement showing the number of physicians belonging to the Medical Staff who have been disabled, I would state that this information was not on file at head office and a request had to be made to the units.

Replies have been received from all units except "J" unit, British Columbia, and this is anticipated shortly, and will be forwarded to your Committee in due course.

These figures can only be approximate as it is obvious that the unit medical directors may take a different view of what constitutes a disability. The figures received should show 158 medical officers in the employ of the department who are disabled on service or are suffering from a disability caused or aggravated by war service.

Yours very truly,

(Sgd.) E. G. DAVIS,

*Director of Medical Services, Department of S.C.R.*



## APPENDIX No. 4

IMPERIAL PENSION OFFICE, OTTAWA, CANADA.

Statement showing pensions payable to members of Canadian Forces who served in South African War, etc.

OTTAWA, April 30, 1920.

H. CRONYN, Esq.,

The Chairman,

The Parliamentary Committee on Pensions,  
House of Commons, Ottawa.

*Re South African Pensioners.*

SIR,—I have the honour to reply further to your communication of the 24th inst., asking for a return in connection with pensions being paid to members of the Canadian Forces who served in South African War.

2. I am attaching hereto a form showing the various rates paid, the number of pensioners in each class, the total for each class in sterling and in currency, the rate showing the total yearly expenditure, \$15,878.23.

3. While, as these pensions were granted by the British Ministry of Pensions, and no other information than authority to make payments has been received here, it is impossible to submit accurate information showing what the rates would be on the Canadian Pension basis. It is estimated that an additional \$18,000 per annum would cover the expenses of giving these pensioners the benefits of the present Canadian Act.

4. The amount suggested will appear large when compared with the total present expenditure, but it is to be borne in mind that these pensions were granted at a time when compensation for disabilities was on a very low scale. It is believed that the amount required would probably be between \$15,000 and \$18,000 per annum, and the larger amount is suggested as being amply sufficient.

Your obedient servant,

S. V. PATERSON.

*Officer Paying Imperial Pensions.*

Rate.	Number on Payment.	Yearly Amount Sterling.	Currency.
		£ s. d.	\$ cts.
4d.....	1.....	6 1 10	29 64
5d.....	4.....	30 9 4	148 27
6d.....	2.....	16 5 4	79 16
7d.....	2.....	21 6 0	103 66
8d.....	1.....	12 3 6	59 25
9d.....	12.....	164 8 0	800 08
1/-.....	25.....	456 13 4	2,222 44
1/1.....	1.....	19 15 8	96 27
1/3.....	22.....	502 6 8	2,444 69
1/6.....	36.....	986 8 0	4,800 48
1/9.....	1.....	31 19 2	155 53
2/-.....	16.....	584 8 0	2,844 08
2/3.....	1.....	41 1 10	199 98
2/6.....	3.....	136 19 0	666 47
3/-.....	3.....	164 7 6	799 95
V.C.....	1.....	10 0 0	48 66
Total Disability.....		3,184 13 2	15,498 63
Dependents—			
5/- per week.....	3.....	39 0 0	189 80
6/- per week.....	1.....	15 12 0	75 92
9/- per week.....	1.....	23 8 0	113 88
Total Dependents.....		78 0 0	379 60
Grand total.....		3,262 13 2	15,878 23

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STATEMENT SUBMITTED BY BOARD OF PENSION COMMISSIONERS  
FOR CANADA *RE* NUMBER OF PENSIONERS, ETC.

OTTAWA, May 18, 1920.

V. CLOUTIER, Esq.,  
Clerk, Parliamentary Committee on Pensions and Re-establishment,  
House of Commons,  
Ottawa, Ont.

Dear Mr. CLOUTIER,—I am enclosing herewith statistics which you requested in your letter on May 13th, which I trust will be found satisfactory.

Yours very truly,

E. G. AHERN,  
*Secretary, Board of Pension Commissioners for Canada.*

THE BOARD OF PENSION COMMISSIONERS FOR CANADA

Reply to Mr. Cloutier's questions May 13, 1920, for Parliament

Question:—(1) Disabled Men on Pension.

Answer:—March 31st, 1919, 42,932,—\$6,222,040.02 per annum.  
Dec. 31st, 1919, 68,835,—\$11,308,994.58 per annum.  
March 31st, 1920, 69,583,—\$11,718,280.44 per annum.

Question:—(2) Single Widows on Pension.

Answer:—Sept. 30th, 1919, 2,235,—\$1,323,857.55 per annum.  
March 31st, 1920, 2,087,—\$1,240,366.71 per annum.

Question:—(3) Widows with one child on Pension.

Answer:—Sept. 30th, 1919, 3,543,—\$2,736,365.19 per annum.  
March 31st, 1920, 3,576,—\$2,769,004.08 per annum.

Question:—(4) Widows with two children on Pension.

Answer:—Sept. 30th, 1919, 2,216,—\$1,977,403.28 per annum.  
March 31st, 1920, 2,256,—\$2,017,608.48 per annum.

Question:—(5) Widows with three children on Pension.

Answer:—Sept. 30th, 1919, 1,270,—\$1,255,179.10 per annum.  
March 31st, 1920, 1,291,—\$1,268,612.73 per annum.

Question:—(6) Widows with four or more children on Pension.

Answer:—Sept. 30th, 1919, 1,153,—\$1,278,014.88 per annum.  
March 31st, 1920, 1,171,—\$1,183,448.00 per annum.

Question:—(7) Orphans on Pension.

Answer:—March 31st, 1919, 741,—\$182,004.00 per annum.  
Dec. 31st, 1919, 916,—\$274,284.00 per annum.  
March 31st, 1920, 926,—\$276,204.00 per annum.

## APPENDIX No. 4

Question:—(8) Nurses who saw Overseas Service on Pension.

Answer:—March 31st, 1919, 43,—\$8,944.00 per annum.

Dec. 31st, 1919, 147,—\$28,371.00 per annum.

March 31st, 1920, 171,—\$32,832.00 per annum.

Question:—(9) Widowed Mothers on Pension.

Answer:—March 31st, 1919, 3,620,—\$1,760,932.00 per annum.

Dec. 31st, 1919, 4,688,—\$1,727,908.00 per annum.

March 31st, 1920, 5,057,—\$1,810,742.00 per annum.

Question:—(10) Dependent Parents (Fathers).

Answer:—March 31st, 1919, 827,—\$374,849.50 per annum.

Dec. 31st, 1919, 1,352,—\$439,531.50 per annum.

March 31st, 1920, 1,592,—\$490,357.50 per annum.

Question:—(11) Also an estimate of the possible number, and total amount payable of above-mentioned categories for the fiscal year ending 31st March, 1921.

Answer:—Estimate liability at 31st March, 1921.

Disability Pensions: 61,583, Liability.. . . .	\$13,512,316.05
Dependent “ 17,588, “ . . . . .	10,725,578.50
Total.. . . .	\$24,237,894.55

It is regretted that the above categories cannot be estimated separately for the coming year as requested. As it is thought that the “peakload” of awards was reached at 31st March, 1920, it is estimated that the yearly liability will be decreased by \$100,000.00 monthly, caused by deaths, Re-marriages of Widows, Expiry of Children allowances, decrease in Disability of Pensioner, and Pensioners' recovery from Disability. Any further on above estimate may (change) be caused by reason of present Pension Scale being amended.

Question:—(12) Also the number of and total amount payable as supplementary Pensions to Imperial Pensioners who, at the time of enlistment were, and are now, domiciled in Canada.

Answer:—It is presumed that the question deals only with Officers, as the Canadian Government is at no expense in respect of increases in pension to other ranks.

Required for 650 Widows, Amount to Supplement....	\$100,397.50
Required for 850 Officers, Amount to Supplement....	194,250.50
Total required.. . . .	294,648.00

NOTE.—The above figures are only approximate and are compiled from the small number of applications at present in our hands. The number of Widows and Officers in an estimate of the number we are likely to receive applications from.

(Sgd.) J. LAWSON,  
Accountant.

AB1/11.  
(17-5-1920).



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## DEPARTMENT OF SOLDIERS' CIVIL RE-ESTABLISHMENT

Information and Service Branch.

*Statement re Number of Placements, Etc.*

130 QUEEN ST.,

OTTAWA, May 18, 1920.

The Chairman,

Committee on Pensions and Re-establishment,

House of Commons,

Ottawa.

SIR,—In answer to your letter of the 17th instant, I have the honour to enclose you herewith a statement showing the number of returned men who have been placed in positions through the Information and Service Branch of the Department of Soldiers' Civil Re-establishment, to the 31st of March, 1920, also the number who have applied for employment to the same date.

The difference of approximately 42,000 between the total number of men who have applied and the net applicants for employment is accounted for by securing positions through their own efforts after first applying and by a considerable number who actually secured the work to which they were referred, but confirmation of the placements were not received. In such cases no credit is taken for placing the men, although the fact that they do not subsequently re-apply proves that they have been absorbed into the industrial life.

I would like also to direct your attention to the fact that 69.4 per cent of the number of men placed in positions were placed once; 18.1 per cent were placed twice and the remainder, or 12.5 per cent, of the men were placed three or more times, with a record of 29 placements for one individual.

The 1,398 positions found for Handicap cases represents only the number of Handicap cases placed since the 11th of October, 1919, as prior to that date no separate records were kept of the Handicap cases.

All which is respectfully submitted.

THOS. A. STEVENSON,

*Acting Director, Information and Service Branch.*

## DEPARTMENT OF SOLDIERS' CIVIL RE-ESTABLISHMENT

Information and Service Branch

Statement of employment to the 31st of March, 1920—

Total men registered . . . . .	155,955
Net applicants for employment . . . . .	113,956
Unplaced . . . . .	18,779
Men placed once . . . . .	66,167
Men placed twice . . . . .	17,289
Men placed more than twice . . . . .	11,721
Total men placed . . . . .	95,177

## APPENDIX No. 4.

## Positions found—

Professional and business.. . . .	4,395
For Handicap cases.. . . .	1,398
General.. . . .	141,982
Total positions found.. . . .	147,775

*Statement re Number of Members, C.E.F., who Proceeded Overseas, Etc.*

DEPARTMENT OF MILITIA AND DEFENCE,

OTTAWA, CANADA, May 17, 1920.

Clerk of the Committee on Pensions and Re-establishment,—

In answer to your communication of May 17 addressed to the Director of Records, the following is the information as requested in such, please:—

- (a) The number of members of the C.E.F. who proceeded overseas for service in the great war.. . . . 418,052
- (b) The number of men who enlisted but remained in Canada.. . . . 172,520
- (c) The number of men who saw active service on the Continent:—  
     This information is not available until all documents have been finally re-allocated and commutation made.
- (d) The number of men who did not proceed from England:—  
     Same as in (c).
- (e) The number of returned men who have been demobilized to 30-4-20 from England and France.... 269,401
- (f) The number of returned men who are still on Military strength, approximately.. . . . 1,000

F. B. WARE, Lt.-Col.,  
for Director Organization.

*Returned Men in Civil Service*

MEMORANDUM of Appointments of \*Returned Soldiers Made by the Civil Service Commission up to the 17th May, 1920, inclusive.

Permanent.	Temporary.	Total.
7,609	17,847	25,456

Returned Sailors included in the above figures from October, 1919.

3	47	50
---	----	----

Appointments of Returned Soldiers made to the Air Board, included in the above figures from the 21st November, 1919, the majority of whom it is presumed have served in the Air Forces.

25

\* Returned Soldier, as indicated in the Civil Service Act, applies to any man who has served overseas in any of His Majesty's Forces. The Commission has not, in view of this, kept separate records of the men serving in the Military, Naval or Air Forces—all being designated as Returned Soldiers. Neither do the above figures include enlisted men who did not leave Canada.

WM. FORAN,  
Secretary.

19th May, 1920.

11 GEORGE V, A. 1920

OTTAWA, 20th May, 1920.

To the Clerk of Committee on Pensions and Re-establishment,  
House of Commons,  
Ottawa.

DEAR SIR,—Replying to your letter of the 17th instant, I beg to submit herewith statement as requested.

Total number of ex-members of C.E.F. who have been admitted to courses of vocational training as at March 31st, 1920.. . . .	14,669
Total number of ex-members of C.E.F. who have completed courses.. . . .	14,347
Total number who have completed and who are in steady employment.. . . .	10,144 or 70.69%
Unemployed.. . . .	1,515 or 10.56%

The balance is accounted for as follows:—

Number of cases awaiting information.. . . .	1,467	or	9.98%
“ “ unable to trace.. . . .	502	or	3.42%
“ “ gone abroad.. . . .	384	or	2.61%
“ “ sick.. . . .	365	or	2.48%
“ “ deceased.. . . .	34	or	.24%
“ “ being dealt with under P.C. 2328.. . .	3	or	.02%

While the number of unemployed and those shown as awaiting information appear to be large, I would like to point out that this does not reflect the exact position as it stands to-day.

Our reports are necessarily some few weeks late and I am confident that during the month of May the majority of those that are shown as unemployed in this report will have been placed in employment.

The applications during the early part of last summer, and right on through the summer months, were very heavy, and consequently the number that are now completing are very heavy. There are at the present time approximately 3,000 students per month completing their courses.

The number who have applied for training and were not admitted is 7,948.

This will not include every ex-member of the C.E.F. who applied for retraining, as many cases would be told by the District Vocational Officer that they were not eligible and their applications would either be withdrawn or not referred to Head Office.

The reasons why applicants were not considered eligible are as follows:—

1. The applicant's disability would not prevent him from returning to his pre-war occupation.
2. The applicant's disability was not due to, or aggravated by war service.
3. Application for retraining was not made within the limit of date set by Order in Council, P.C. 2131.

Yours truly,

E. FLEXMAN,  
*Director of Vocational Training.*



## APPENDIX No. 4

WAR SERVICE GRATUITY TO MEMBERS OF THE IMPERIAL SERVICE  
RESIDING IN CANADA.CHAMBERS OF COMMERCE BUILDING,  
WINNIPEG, 4th June, 1920.E. W. NESBITT, Esq., M.P.,  
Acting President, Committee on Pensions and Re-establishment,  
House of Commons,  
Ottawa, Ont.

DEAR Mr. NESBITT,—On behalf of the Imperial Veterans in Canada I wish to bring to your attention the fact that the present War Service Gratuity granted by the Canadian Government to members of the Imperial Service, who were resident in Canada in August, 1914, expires 1st July of this year.

This Order in Council we understand not only necessitates the application being in by the 1st July, but that the men must be resident in Canada at the time of making application.

Might I point out to your Committee that this will work hardship to the many hundreds of Imperial soldiers, who were resident in Canada prior to the outbreak of the war and whose intention undoubtedly would be to return to Canada after their discharge, who have been retained in the Imperial Army in Mesopotamia, Palestine, and in the army of occupation.

There are doubtless also others detained in Great Britain on account of wounds received on active service.

My association would also like me to point out to you that despite our utmost efforts to give publicity to the provisions of this Order in Council there are hundreds of ex-Imperial soldiers eligible for the gratuity who are not yet aware of same and who will be debarred under the present regulations unless their application has been submitted prior to 1st July, 1920.

I feel sure I have only to bring the attention of your Committee to the injustice of this regulation in order to have it remedied.

Yours very truly,

H. B. WILLING,  
*Dominion Secretary, Imperial Veterans in Canada.*

## GENERAL SUMMARY.

STUDENT'S COUNCIL MCGILL UNIVERSITY,  
MONTREAL, 26th May, 1920.

The Clerk of Committee on Pensions and Re-establishment.

DEAR SIR,—I regret that your letter only reached me yesterday.

I was the representative of McGill on the Affiliation of University Veterans and I assisted Mr. D. G. H. Wright to procure figures and outline a scheme for assistance to university men.

Enclosed herewith is an extract from his report, which embodies the main points.

The petition to which he refers, is one which the Affiliation of University Veterans (of which Mr. Wright, of Queens University is president) presented last winter to Sir George Foster. It represented the universities all over Canada.

I would suggest that if you require further evidence, you communicate with him at 27 Wellington Street, Kingston; he is intimately in touch with all phases of this question.

Yours faithfully,

(Signed) D. J. LEAROYD,  
*President Student's Council.*

STATEMENT.

As regard the university claim, I submit to you the following scheme, which has been worked out from actual figures from the majority of Canadian universities and then an average struck from these to cover the whole Dominion.

The general summary is based on the assumption that there are 5,000 returned men in attendance at Canadian universities and that 10 per cent of these at least would not require financial aid. This assumption then leaves a balance of 4,500 who would be in need of financial aid in order to complete their courses without interruption in order to earn sufficient to continue their studies.

University.	(1) Number of returned men registered, fall 1919.	(2) Number included in (1) whose courses were actually interrupted by enlistment.	(3) Number included in (1) and (2) who have been or who are in receipt of vocational training privileges.
Saskatchewan.. . . . .	205	60	15
Alberta.. . . . .	299	101	65
Manitoba.. . . . .	300	203	94
British Columbia.. . . . .	197	197	42
Queens.. . . . .	454	242	135
McGill.. . . . .	835	460	147*
St. Francois Xavier .. . . . .	53	24	4*
Acadia.. . . . .	75	33	11*
MacDonald, A. C.. . . . .	60	38	10*
Mt. Allison.. . . . .	56	24	7*
Laval, Que.. . . . .	88	46	0*
Ottawa.. . . . .	8	7	0*
Prince of Wales.. . . . .	21	10	6*
Bishops College.. . . . .	11	8	2*
New Brunswick.. . . . .	80	31	13*
Total* .. . . . .	2,742	1,484	551

\* These figures are exclusive of (1) but inclusive of (2).

Figures from Toronto O.A.C., Guelph, Osgoode Hall, Western University are awaiting completion. Varsity I believe has about 1,200 returned men enrolled and about 50 per cent of these are men whose courses were interrupted.

GENERAL SUMMARY.

(1) To determine the number of university men whose courses were interrupted: Let x equal the number.

1,484 is to 2,742 as x is to 5,000.

$$x = \frac{1,484}{2,742} \times 5,000 = 2,700 \text{ approx.}$$

(2) To determine the number of university men who have been or are in receipt of vocational privileges, let x equal number.

551 is to 2,742 as x is to 5,000

$$x = \frac{551}{2,742} \times 5,000 = 1,000 \text{ approx.}$$

(3) To determine the number of men whose courses were interrupted who have been or are in receipt of vocational privileges, N.B. The last ten sets of figures on page 1, only, are used for this approximation.

Let x equal the number  
200 is to 681 as x is to 2,700

$$x = \frac{200}{681} \times 2,700 = 800 \text{ approx.}$$

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*Scheme.*—(1) To provide one college year vocational training for all university men whose university courses were actually interrupted by enlistment and who have *not* already received a year's vocational privileges.

Total with interrupted courses.. . . .	2,700
Already provided for by vocational training.. . . .	800
As yet unprovided for.. . . .	1,900

Total cost roughly at \$500 per capita, \$1,000,000.

(2) To loan to each returned student a sum not to exceed \$500 per annum upon the establishment of need, to bear interest same as agricultural loan, and to be payable 5 years after graduation. Students not entitled to vocational training or grant outlined in (1) above to receive this loan for three years if necessary. Students in receipt of scheme in (1) or a year's vocational training to receive this loan for two years only.

*Amount of loan First year.*

Number to be provided for, 4,500—2,700 already provided for in scheme (1) or vocational training—1,800.

Loan—1,800 x 500=\$900,000.

*Amount of Loan Second Year.*

All would be eligible for loan second year.

4,500 x 500=\$2,250,000.

*Amount of loan First year.*

By third year it can safely be reckoned that interrupted course men will have graduated or been made independent of financial aid, leaving,

4,500—2,700=1,800 to be provided for

1,800 x \$500=\$900,000.

## (3) Summary of finances required.

(a) Cost of extension of vocational training privileges to interrupted course men.. . . .	\$1,000,000
(b) Loans first year.. . . .	900,000
(c) Loans second year.. . . .	2,250,000
(d) Loans third year.. . . .	900,000
Total amount.. . . .	\$5,050,000

of the above, only \$1,000,000 will be an actual liability to the state.

(4) *Stipulations.*

(a) That in no case except those men who are physically disabled shall the assistance exceed the period of service. This means that in order to get three years' assistance a man must have served three years with the colours. No deduction has been made for this in figures (3) above, for the majority of the students have seen three years' service and comparatively few who come under two years' service. (Just here you might refer the Committee to our petition to see that our boys belonged to "fighting units," and that as a class we are practically free of conscripts.)



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RECOMMENDATIONS *RE* VOCATIONAL TRAINING, ETC.  
SOLDIERS' AID COMMISSION,

40 ST. GEORGE STREET, TORONTO, ONT., May 21, 1920.

The Secretary, Committee on Pension and Civil Re-establishment,  
House of Commons, Ottawa.

DEAR SIR,—In accordance with your letter of the 15th instant, I am enclosing herewith brief statements of certain matters which we would like you to consider in connection with vocational training. Your letter on a similar subject to Mr. W. C. Roberts, I can also acknowledge and state that the same outline contains the matter upon which Mr. Roberts can give evidence.

Yours very truly,

W. ERIC HARRIS,

*Chairman,**Vocational Advisory Board, Soldiers' Aid Commission.*

RECOMMENDATIONS CONCERNING VOCATIONAL TRAINING, VOCATIONAL ADVISORY BOARD  
SOLDIERS' AID COMMISSION.

*(a) Inaccurate Surveying.*

It has been found that either through inaccurate survey or placement, many men have not been given the proper instruction to enable them to carry on in their new business, and they cannot, therefore, be considered as successfully re-established. It is recommended that such men be re-surveyed and granted another course of training that will enable them to attain their re-establishment and that liberal interpretations be made of all regulations dealing with recurrent cases.

*(b) Disability not Due to Service.*

In many cases a too strict interpretation of the clause "due to or aggravated by service" has resulted in hardship. A man suffering from subjective symptoms, such as nervousness, resulting from shell shock, finds it hard to obtain a course. It is recommended that a greater latitude be allowed in the consideration of a man's disability and that cases where men have been refused courses because of disabilities found to be not "due to or aggravated by service" be reviewed and revised where hardship exists.

*(c) The Approval of Courses.*

Delays from a few weeks to several months are constantly occurring from the time of application for retraining to the time of granting of same from Ottawa Headquarters. Some men are granted pay and allowances pending approval of their course but this is not a sufficient solution for the trouble caused by the long delay before approval is received, since, for their own purpose, men should know definitely what their future is to be. Also in Ottawa they can only understand a case in so far as the correspondence on it allows and because of the system, it is impossible to prevent unsympathetic and wrong decisions at times. Too much depends upon the ability as a letter writer of some official at the provincial headquarters. It is contended that it is wrong in principle to have the decision as to whether a man is to receive a course or not made by officials out of personal touch with the man himself. It is therefore recommended that the Provincial Headquarters D.S.C.R., be allotted the power to grant courses, extensions, etc., so that a complete clean-up of the existing situation can be made. It should be quite possible for Ottawa to maintain sufficient control by reviewing the work done and issuing general instructions regarding the principles involved.

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*(d) Students and Apprentices.*

The existing regulations with regard to the training of minors should be so amended as to do away with the arbitrary age limit of eighteen and to include all soldiers who were students or apprentices before enlistment. There seems to be no adequate reason why the boy who waited until he was eighteen to enlist, according to regulations and probably the wishes of his parents, should be discriminated against and not granted any compensatory course for his loss of time.

It has been found that the amount of money to be expended on a minor limits the course that can be given to him to quite an insufficient extent. A great part of a minor's course must be devoted to ordinary general education, in order to bring him back to his previous standard and commence him on a course that can be of use to him. Courses in many cases cease just at the point where the minor commences to absorb something of real value. When a course is so stopped the man is not re-established and all the money spent on him is waste money. It is recommended therefore, that all the regulations affecting extensions for courses granted on account of disabilities be also applied to courses granted minors.

The Committee are unable to see why a distinction should be made between disability courses and minors' courses and the thirty-day bonus granted to minors at completion of course, where such minors have been granted vocational courses apart from the resumption of their former academic courses.

*(e) Discontinuance of Applications.*

It is found that a too strict interpretation of the regulations refusing to consider courses applied for after February 1, 1920, is reacting as a hardship in some cases, and it is recommended that as much latitude as possible be given in this regard.

*(f) Training in Industries or in Classes.*

The question as to whether a man is better trained in industries than in classes or in a combination of both has never been fully discussed. It is recommended that in the interest of the men they should be given courses in classes for the first five or six months of their training and then transferred to industry upon the recommendation of the principal in control of the classes. Many of the evils inherent in the system of giving training only in industry would then be avoided and the advantages of training in industry and its resultant advantages in placement would be maintained.

*(g) Length of Training.*

It has been found that the length of training in many cases is not sufficient to enable the average disability case to become as thoroughly familiar with the work of his course as will enable him to compete in the labour market upon completion of that course. It is recommended that regulations be made to allow of extensions to be granted up to a maximum period of twelve months, so that where necessary a man's course can be prolonged until he can be actually re-established. Those who have completed courses should be allowed the benefit of such extensions where it is found that such extension would be advantageous to them.

THE ARMY AND NAVY POSTAL ASSOCIATION *RE* SUGGESTIONS.

TORONTO, May 20, 1920.

Mr. V. CLOUTIER, Secretary,  
Pensions and Re-establishment Committee,  
Ottawa, Ont.

DEAR SIR,—In reply to your letter of May 17, asking for a brief outline of proposals that this association would like to place before the Committee on Pensions and Re-establishment, I wish to suggest the following:—

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1. Endorsation of resolution No. 8 on Civil Service contained in G.W.V.A. Bulletin No. 3, April 1, 1920.

2. Head of Household—Cost of Living Bonus for all returned Soldier Civil Servants, whether married or unmarried.

3. Abolition of age limit of 35 years for returned soldier candidates for Civil Service examination who have seen military service in Canada only.

4. Three weeks' leave of absence with pay for each year of voluntary military service for all civil servants who held permanent appointments on enlisting.

5. A married soldiers' war gratuity and separation allowance for married returned soldier civil servants.

6. A refund of deducted field allowance, working pay and pay of rank.

7. The preference of day duty instead of night duty.

8. That positions of responsibility filled by civilians during the war be now filled by a capable returned soldier.

9. That voluntary military service be counted as Civil Service towards seniority for new appointments.

Respectfully yours,

T. J. CHRISTIE.

#### DENTAL TREATMENT.

OTTAWA, May 30, 1920.

DEAR MAJOR CRONYN,—With reference to the information I was asked to secure regarding dental treatment by the Militia Department for ex-members of the forces who should have had the same before retirement or discharge, I now enclose a copy of Order in Council P.C. 603, dated 23rd March, 1920, under which the employment of civilian dentists is authorized.

2. I also inclose a copy of Form Letter "A," prepared for issue by the District Dental Officer in a Military District to an ex-member of the forces applying for dental treatment which should have been given prior to retirement or discharge.

3. In so far as dental treatment is required by ex-members of the forces on the strength of the Department of Soldiers' Civil Re-establishment, or in the case of men in whom a dental disability develops after retirement or discharge due to service such treatment is given by this department.

Yours faithfully,

E. H. SCAMMELL,

*Assistant Deputy Minister.*

Major HUME CRONYN, M.P.,  
House of Commons,  
Ottawa, Ont.,

#### FORM LETTER "A."

To.....

.....

#### *Dental treatment.*

In reply to your request for dental treatment, the following procedure must be adopted:—

1. You will present yourself to the nearest civilian dentist for examination, taking with you the accompanying chart and scale of fees authorized by the Militia Department.



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2. The dentist will make a complete record on this chart of the work necessary to be done, noting any special "Remarks" explanatory of the work required.

3. You will then return the "Chart" to this office, when your case will be further considered, and authority issued to you for the completion of the authorized requirements in your case.

4. On completion of the work, a certified account in quadruplicate showing that the work for which payment is claimed has been performed, will be forwarded by you to this office.

5. In all cases where *teeth* are to be replaced, *plates must* be inserted, except under the following conditions:—

(a) In direct damage to jaw or teeth through wounds.

(b) In cases where a plate would be absolutely impracticable. The ruling of the Militia Department in cases where gold may be used, to be considered final.

6. Where a plate is clearly indicated and the applicant personally desires to have bridge work, the difference in the price allowed by the Militia Department for the plate and the cost of the bridge work must be paid by the applicant himself. This will also apply in all cases where the applicant desires a different class of work to that which is authorized.

7. Where the applicant is residing convenient to street car service no transportation will be issued, and no travelling allowances will be made where he is absent from home less than 24 hours.

8. Where the applicant has to travel by railway a distance of 10 miles or over, a travelling warrant to and from will be issued upon authority of the G.O.C of the district and forwarded with the Examination Chart.

9. Where, by reason of prolonged dental treatment, it is necessary for the applicant to be absent from his home for a longer period than 24 hours, travelling claims at the rate authorized by the Militia Department will be allowed.

District Dental Officer.

*Military District No.*

# FIRST REPORT OF SUB-COMMITTEE ON RESOLUTIONS AND RECOMMENDATIONS *RE* SOLDIERS' LAND SETTLEMENT.

COMMITTEE ROOM 436,

May 22, 1920.

To the Chairman,

Special Committee, Pensions and Re-establishment,  
House of Commons.

DEAR SIR,—Your Sub-committee appointed for the purpose of discussing with Mr. C. G. MacNeil, Dominion Secretary-Treasurer, G.W.V.A. of Canada, the recommendations in connection with Land Settlement, beg leave to report, as follows:—

*Clauses 1-10*, having already been before the General Committee, we did not further discuss these particular clauses with Mr. MacNeil.

*Section 11*.—Not being able to reach a unanimous decision in connection with this particular section, we recommend that it be taken before the whole Committee.

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*Section 12.*—We believe the Board now has power to deal with special cases; if this is so, we do not recommend any change.

*Section 13.*—We recommend that this section be cut out.

*Section 14.*—We recommend this section for discussion before the General Committee.

*Section 15.*—We recommend that residence might be waived subject to entry having been made while the soldier was still in service, and subject also to the performance of cultivation duties.

*Section 16.*—This is closely allied to the question of general business loans, therefore might be discussed by the whole Committee.

*Section 17.*—We recommend this section; also, that the words “if convicted” be added after the word “evadors” in the second line.

*Section 18.*—Possibly might be considered by the Committee in so far as the elimination of the regulation of the Board demanding an extra cash requirement from these people.

*Section 19.*—We recommend this section.

*Section 20.*—We are told that Dr. Black has some statement to make to the Committee in connection with this matter.

*Section 21.*—We recommend this section.

*Section 22.*—This section to be discussed by the General Committee.

*Section 23.*—We suggest that Dr. Black be asked to state what his views are on this particular section.

*Section 24.*—We recommend that this section be cut out.

*Section 25.*—We recommend that this section be cut out.

*Section 26.*—Your Sub-committee think that this request might be granted where loan is only on the land, with the further restriction that the residence exemption be only for the first year.

*Section 27.*—We recommend that this section be cut out.

*Section 28.*—Your Sub-committee think that it might be granted where the loan is to be used for the purchase of stock, machinery or the direct improvement of the land.

*Section 29.*—This might be considered by the General Committee, as we are not inclined to make any recommendation.

*Section 30.*—We recommend that this section be cut out.

R. F. GREEN,  
*Chairman.*

W. H. WHITE.

HUME CRONYN, Esq., M.P.,  
Chairman, Special Committee,  
Pensions and Re-establishment,  
House of Commons.

## APPENDIX No. 4

SECOND REPORT OF SUB-COMMITTEE *RE* LAND SETTLEMENT CASES

OTTAWA, June 15, 1920.

To the Chairman, Special Committee, Pensions and Re-establishment:

DEAR SIR,—Your Sub-committee to whom was referred certain communications in connection with re-establishment, beg leave to report as follows:—

1. In the matter of a communication received from Mr. C. M. Browning under date of June 4, your Committee have carefully considered this communication, and find that Mr. Browning has outlined his ideas and suggestions very fully, and has gone to a great deal of trouble with the matter, and is therefore entitled to the thanks of this Committee. However, your Sub-committee feel that there is nothing that this Committee can do in connection with this communication, except to recommend that it be referred to the Soldier Settlement Board for their information and consideration.

2. *Re* the C. W. Marshall complaint: Your Sub-committee think that the matters referred to therein are being dealt with by the Winnipeg office, with due regard to the interest, both of the public and the settlers, and we do not recommend any further action in connection with this matter.

3. *Re* the case of W. Cook: Your Sub-committee feel that while the Board has acted fairly with this man, under the regulations, at the same time it might be well if the Soldier Settlement Board could be empowered to grant this man and his family the transportation which he asks for to Kamloops, B.C.

4. *Re* the communication from Mr. MacNeil, covering the cases of H. W. Middle-ditch and others: We are of the opinion that the grievances complained of in all these particular cases have been dealt with very fully by the Soldier Settlement Board, and that the Board not only protected the interests of the country, but the interests of the settlers in the decisions which they arrived at, and we are of the opinion that the Board could not have dealt with these particular cases in any other way in fairness to all parties concerned.

We have the honour to be,

R. F. GREEN,  
*Chairman, Sub-committee.*

J. W. EDWARDS,

W. H. WHITE.

Hume Cronyn, Esq., M.P.

Chairman, Pensions and Re-establishment Committee,  
House of Commons,  
Ottawa, Ont.



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(3)

## REPORT OF SUB-COMMITTEE ON PROBLEM CASES.

COMMITTEE ROOM 436,

THURSDAY, June 10, 1920.

Your Sub-Committee, appointed to investigate problem cases, beg leave to submit the following report:

The D.S.C.R. under authority of P.C. 2328 organized a Head-quarters Disablement Board with ten subsidiary Unit Disablement Boards constituting one for each military area as follows:

- A. Quebec.
- B. Nova Scotia.
- C. Eastern Ontario.
- D. Central Ontario.
- E. Western Ontario.
- G. Manitoba.
- H. Saskatchewan.
- I. Alberta.
- J. British Columbia.
- K. New Brunswick.

Each Unit Disablement Board consists of:—

- 1. Assistant Director (chairman).
- 2. Unit Medical Director.
- 3. District Vocational Officer.
- 4. Unit Service Officer.

All cases coming within the meaning of P.C. 2328, that is problem cases, are referred by the various branches of the D.S.C.R. to this Unit Disablement Board accompanied by full information, documentary and otherwise. No case is admitted without the unanimous recommendation of the Board, and in no case is assistance granted to any ex-member of the forces whose condition is not attributable to or aggravated by war service, unless under special circumstances. If the Unit Disablement Board cannot reach a unanimous decision regarding any case, they refer it through the Chief Inspector to the Head Office Disablement Board, consisting of:—

- 1. Chief Inspector (chairman).
- 2. Director of Medical Services.
- 3. Director of Vocational Training.
- 4. Director of Information and Service Branch.

The general policy seems to be to provide for those men who through disability are unable to carry on under their own control and who have not sufficient funds through pension or otherwise to keep themselves without work, which on account of their disability they are unable to do. In a proportion of the cases, after a period of treatment under these provisions, it may be possible to find suitable employment at which a living wage can be obtained, thus decreasing the number that will ultimately require permanent care.

Through this organization 440 cases have been interviewed since January, last. 191 have received benefits, 102 are now on strength, and 89 have been struck off. The accompanying table gives the number from each area and their disabilities.

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In order to obtain first hand information regarding the treatment of these cases, we were invited by the D.S.C.R. to visit their Unit Disablement Branch in Toronto. There we found a well-staffed, well-equipped workshop with most favourable surroundings where 44 problem cases were being well cared for.

It seemed desirable, in order that those men receiving assistance or treatment under P.C. 2328, should be definitely classified in basic groups in so far as this is possible. With this in view, the cases now carried under P.C. 2328 in the city of Toronto were carefully examined and grouped under three headings, in all 34 patients were examined. It is considered that the Toronto group may be taken as a fairly representative one and that the grouping of patients under this Order in Council, in the city of Toronto, may be taken as fairly representative of the class throughout the whole of the Dominion. Those examined fall into the following groups:

(1) Early Senility—Premature involuntional debility—10 cases, about 30 per cent.

These men ranged in age from forty-five to fifty-nine. All had, therefore, enlisted when over age. All are now suffering from the symptoms of early general breakdown. There can be no question that this involuntional breakdown may have been brought about more quickly as the result of military service than would have been the case had these men remained in civilian life following their accustomed occupations. Their disabilities are of a permanent nature and may be in every case considered to be due to or at any rate aggravated to a certain extent by service.

In these ten cases the average total pension is \$16.66 per month. Not one of them is able to maintain a place in the open labour market or in any way to be entirely self-supporting.

In these patients chronic systematic disorders are the rule, including heart and artery and kidney conditions, chronic non-tubercular pulmonary conditions, muscle and joint conditions, etc.

The indications are three:—

(1) Medical. All these patients should be under medical supervision. While actual treatment may not at the moment be indicated, the arrangement should be such that their activities could be directed by medical considerations and their functional capacity determined by reported examinations. These patients will be found to be very often in need of special temporary treatment, which will include hospitalization.

(2) Work. Men in this group are all capable of some kind of work; it must be light in character and of such periods as will suit individual needs. This work subserves three purposes. It may make the man to some extent self-supporting. In some cases it may be looked upon specifically as treatment. Perhaps more important than all, it is necessary to save the individual from the mental and physical deterioration as well as misery of idleness.

It appears obvious that as occupation in these classes must be determined strictly with a view to the functional capacity of the respective organic systems affected, it should be carried out under strict medical supervision and direction.

(3) Pay. As these cases are invariably on an exceedingly small pension, the question of whether or not departmental responsibility will extend to the families of these men must be definitely decided. The mode of procedure by which these cases may be handled will be definitely affected by the decision arrived at as to the responsibility with regard to their families. It would appear from a medical point of view especially to be quite clear that if these men are to be relieved of a most detrimental anxiety, their minds must be relieved of anxiety in this respect. The majority of these premature old age cases presented straightforward physical conditions, without nervous or mental complications. In three of the cases, however, a neurasthenic complex was present. These three men are all younger in years, ranging from 45 to 48 (the other cases all being about 50). These neurasthenic reactions require

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special consideration. They necessarily considerably aggravate the physical involuntional symptoms, they represent a premature loss of grip and ambition with subjective tendency to invalidism, which in older persons are very difficult to overcome and require careful treatment.

(2) *Somatic conditions* (injury and disease other than mental). There were ten cases of these grouped as follows:—

(a) Disability due to wounds. This group included one case of serious disability and deformity due to multiple wounds, in which the patient had not yet been awarded a pension, a case of total disability following gunshot wounds of the kidney with a chronic discharging sinus and valvular disease of the heart, one case of amputation of left thigh and a depressed fracture of the vertex with chronic bronchitis, one case of enucleation of the right eye, but without any other disability (since disability), one case of constitutional neurosis in which a trephine operation was done in 1915 and cerebellar tumor reported.

(b) Three cases of somatic disease with neurasthenia. Both of these cases required medical attention both for the physical condition and the neurotic reaction. Occupation purely as such would appear to be of secondary importance for these patients.

(c) Two cases of arrested pulmonary tuberculosis. One of these cases presents a mediocre type of intelligence and both show mild neurotic reactions.

(3) *Nervous and Mental Conditions.*

(a) Primary mental defect. The group of mental defectives and inferiors is by far the largest under this heading, comprising eight cases. One of these patients would be classed as a high imbecile or low moron. He had had no schooling and can neither read nor write. He is quite unable to carry on independently. This case has been considered for admission to the School for the Feeble-minded at Orillia. This or some similar permanent provision is indicated. There is no service disability.

Seven other cases present varying degrees of mental defect complicated by very marked neurotic reaction. They will require custodial care, treatment and training from the point of view of their mental condition. This defect prejudices their will to get well and remain well, and predisposes them to become repeaters. As a rule they are very well content under the excellent occupational facilities, but in this class of case it is not thought that such temporary arrangements will go far towards the hoped-for re-establishment. Being defectives, these men require much more enduring, if not permanent, arrangements, such as could be provided only in permanent institutions devoted to the care, treatment, training and occupation of mental defectives. At present there is inadequate departmental as well as provincial provision for these cases. There is one centre in the province of Ontario, that at Orillia, with capacity for one thousand pupils. This capacity is taxed to the uttermost and the institution is sadly under-staffed.

It is suggested that with the possible extension of the activities of such centres for mental treatment as Westminster and Ste. Anne's Hospital, the separate provisions, custodial training and occupational therapy required for these patients could be made.

(b) Epilepsy. There were two cases in this group, although one of them the diagnosis has not been cleared up. It is considered and recommended that all cases of epilepsy and epileptiform conditions should be handled in connection with the neuro-psychiatric centres, temporarily or permanently, according to individual indications. The purposes would be, first, to establish diagnosis; second, to carry out to the utmost any treatment calculated to reduce the incidence of attacks or directed toward other pathological mental conditions; third, to provide special occupations suited to the disability, particularly those of a permanent nature; fourth, to guarantee as long as necessary or permanently satisfactory living and industrial conditions. This can only



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be done in centres organized on a permanent basis, and it is suggested that such work should logically be carried out as a definite part of the functions of the neuropsychiatric centres.

(c) Organic disease of the nervous system. Two cases. One of them has been diagnosed as cerebro spinal syphilis, and has also club foot, which has been variously described as organic and functional. The other case has not been diagnosed. Both require further medical observation and probably treatment.

(d) Dementia praecox. Two cases. These are both straightforward cases requiring continued psychiatric supervision. With the psychiatric centres fully organized, occupational therapy and systematic daily employment in prescribed occupations will naturally constitute a major feature of the care and treatment. Such arrangements exactly meet the needs of cases such as these, which require at the same time a certain amount of safeguarding, and whose condition is likely to become aggravated at any time and require in-patient treatment. In fact, it is a doubtful policy to allow patients of this sort to go about the city alone. Before such freedom is allowed, a very full knowledge of the patient's mental disability, reaction and potentialities should be presupposed.

## RECOMMENDATIONS.

1. Maintenance of high disability pension for longer periods after discharge from sanatoria of cases of pulmonary tuberculosis.

2. That cases of aggravation of pulmonary tuberculosis be recognized to have a different standing as regards aggravation pensionability, and that as a general rule no distinction be made between aggravation of this disease and that wholly incurred on service.

3. That provision under P.C. 2328 be carried on as a temporary measure as long as is necessary for the purpose of classification for final disposition.

4. That the Committee define to the department the intention as regards interpretation of terminology of cases to be considered under P.C. 2328, i.e., that the interpretation already made by the department be adhered to, which includes any case that the department considers could efficiently be dealt with under such provision and not necessarily purely nervous or mental.

5. In many of these problem cases, the amount of pensionable disability is negligible. The question then arises, shall the Federal Government assume the whole responsibility or only that portion due to service, and leave the balance to the provinces.

## FACIAL CASES.

While in the majority of these cases, there is no pensionable physical disability, or if there is one, it is almost negligible, yet there is a serious handicap in obtaining employment owing to facial appearance. There is also a certain sensitive feeling which produces more or less mental suffering, all of which should be pensioned ranging from 100 per cent down.

In determining the pensionable disability in these cases, one should not be influenced entirely by sentiment but by comparison with a real pensionable disability such as loss of arm or leg or valvular disease of the heart, or tuberculosis, etc.

## ARTIFICIAL LIMBS.

This branch has given full consideration to every device known to artificial limb manufacturers, and have made many improvements. There are three experts engaged in research work along this line and any suggestion sent in from the branch depots and from outside is given careful consideration. We are fully convinced there are no better artificial limbs made anywhere.

J. W. BRIEN,

SUMMARY OF CASES.

P.C. 2328.

Unit.	Mentally Deficient.	Old Age.	T. B.	Epilepsy.	Amputations.	Myalgia.	Bronchitis.	Wounds.	Hysteria.	Nephritis.	Debility.	Nervousness.	Varicose Veins.	V. D. H.	Dept. Responsibility.						Civic Responsibility.						No. of Men Classified.	No. of Men to be Classified.	Total No. Men on Strength.	No. of Cases Reviewed by Unit D. B.								
															†"A".			‡"B".			†"A".			‡"B".														
															1		2	3		1	2	3	1		2	3					1		2	3	1		2	3
															1	2	3	1	2	3	1	2	3	1	2	3					1	2	3	1	2	3		
"A"	1			1		1					1				2	1									4	0	4	16										
"B"	1															1									1	0	1	39										
"C"		1	1		1										2										3	0	3	23										
"D"	9	5	7	2		3	6	5	1	2	1	4	1	1	31	1	8	2		1	1	1		47	2	49	148											
"F"	4		1			1		1			1	1			4	1	4							9	2	11	15											
"G"	2	4		1			1		1		1	2			6	2	3	1						12	1	13	65											
"H"												1				1								1	1	2	26											
"I"	2	1				2						1			5	1								6	9	15	25											
"J"		1										2			1	2								3	0	3	63											
"K"																								0	1	1	20											
Totals.....	19	12	9	4	1	7	7	6	2	2	4	11	1	1	51	8	17	3	0	1	2	1	2	1	0	16	102	440										

†"A"—Unquestionable Responsibility.

(1) Functional

(2) Neurological

(3) Mentally Sub-Normal.

‡"B"—Questionable Responsibility.

(1) Functional

(2) Neurological

(3) Mentally Sub-Normal.

## APPENDIX No. 4

## "EXHIBIT A"

Dr. Brien's.

Unit.	No. of Men on Strength up to May 21, 1920.	No. of Men struck off Strength up to May 21, 1920.	Total No. of Men who have re- ceived bene- fits under P.C. 2328.
"A"—Quebec.....	4	3	7
"B"—Nova Scotia.....	1	3	4
"C"—Eastern Ontario.....	3	3	6
"D"—Central Ontario.....	49	32	81
"F"—Western Ontario.....	11	4	15
"G"—Manitoba.....	13	29	42
"H"—Saskatchewan.....	2	0	2
"I"—Alberta.....	15	8	23
"J"—British Columbia.....	3	7	10
"K"—New Brunswick.....	1	0	1
Totals.....	102	89	

## CASE OF QUADRUPLE AMPUTATION.

## DEPARTMENT OF SOLDIERS' CIVIL RE-ESTABLISHMENT.

OTTAWA, June 15, 1920.

*Re No. 721010 Pte. Curly Christian.*

DEAR MR. NESBITT,—With further reference to the case of No. 721010 Pte. Curly Christian, the following report has been furnished to the Director of Vocational Training by Mr. W. S. Dobbs, the advisor on amputation cases:—

I have arranged through Mrs. A. Van Koughnet, Soldiers' Fund, for a chair tricycle, style 28c—which will be delivered in Toronto in about a fortnight.

The special appliances are a modified form of the hook which I designed for myself attached to two light rotary arms. The hooks are of lighter material and not equipped with as powerful a spring as is used in my design. This is only useful for a forearm amputation who can make good use of his stump.

Mr. Christian is in receipt of total disability pension (\$720 per annum), plus total helplessness allowance (\$450 per annum), making a total of \$1,170 a year.

In addition he is at Davisville hospital (not Euclid Hall, as stated in Dr. J. H. Nettleton's letter, April 29) for quarters, rations and discipline.

This amount is insufficient for him to live on, and were it not for the kindness of the Department S.C.R. in giving him shelter, I do not know how he would manage at all.



11 GEORGE V, A. 1920

Rooms such as would be necessary for him, adjacent to a bathroom, would cost at least \$5 per week. Board of the right sort, \$7.50 to \$8 a week.

Total pension per month.....	\$60 00
Room per month (30 days).....	21 50
Board per month (30 days).....	34 00
	<hr/>
	\$55 50

Leaving \$4.50 a month for laundry, clothes and incidentals.

#### *Attendance.*

As the man is absolutely helpless he would have to have constant attendance, which would cost at least \$900 a year.

The Pension Act as applied to him is very unfair as he is a really double total disability, and being the only one of the kind should be regarded as a special case and treated accordingly.

If he were rated as a double total disability he could manage to get along on the resultant pension and the present total disability helplessness allowance.

The United States Government, I believe, have made provision for double total disability, and if this could be arranged in this case all difficulties of a financial sort could be overcome and the man would not be a care to the Department of S.C.R.

With the proposed increases in pensions and attendance allowance the case of this man would be adequately met.

Yours faithfully,

E. H. SCAMMELL, *Assistant Deputy Minister.*

E. W. NESBITT, Esq.,  
House of Commons,  
Ottawa.

NOTE.—These increases will mean that this man will receive in all \$1,650 per annum under the new Act.







